cl@ss™

Canada Life Automated Self Service

CLASS User Manual

Canada Life™
Group Insurance

This manual shows you how to register, quote, assume risk and renew a policy with our award-winning CLASS technology.

PLEASE CLICK
the icons below to navigate to your required page

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cl@ss
help

CLASS tip

Throughout this User Manual we have included CLASS tips to help you navigate the system.

Remember

We have also included some key points that you will need to know.

call the CLASS team on **0845 223 7137**

We're here to help

CLICK HERE
to return to the contents page

Section 1

CLASS Registration

To register simply go to
www.canadalife.co.uk/class
there are two registration options:

1 **Standard Login** – you will be asked to select your user name and password. Both of these need to be at least 8 characters long and must include at least 1 number.

2 **Unipass** – if you use unipass you will not need a user name and password.

Step 1

You will need to complete the following information:

- Your or your organisation's Financial Services Register Number.

The Employee Type, which can be:

- IFA
- Administrator
- IT-related

Choose two memorable questions from this list:

- Place of birth
- Mother's maiden name
- First school
- Memorable date
- First holiday
- Memorable address

Step 2

You will be asked to enter your company details, correspondence address if different and your email address.

Verification

After you have clicked 'Confirm' you will receive an email verification which will be a link sent to your email address. You have 48 hours to verify your account.

Once you have verified your account you will be able to sign in using the user name and password you selected in step one.

cl@ss help

CLASS tip

- If your organisation does not have a Financial Services Register Number and is part of a firm of actuaries, solicitors or accountants you can still register. Just speak to a member of the CLASS team who will then register the company manually.

call the CLASS team on **0845 223 7137**

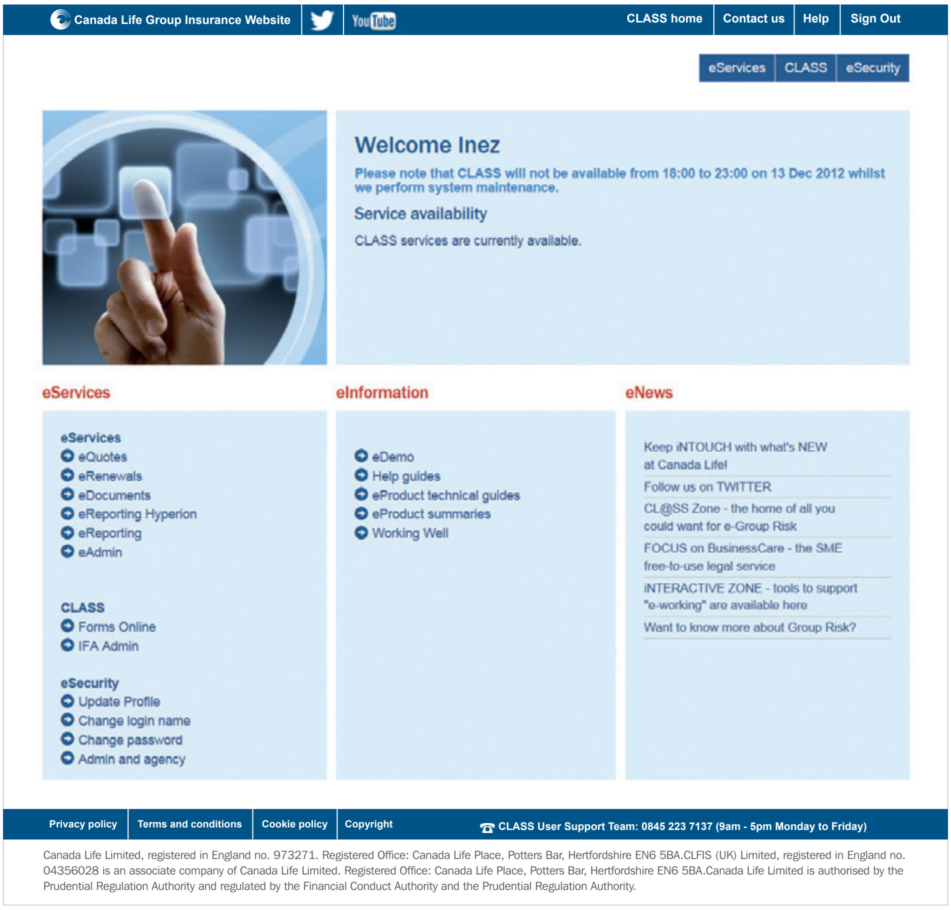
We're here to help

Section 2

Setting up an eQuote

Starting an eQuote

Log in at **www.canadalife.co.uk/class**
From the homepage click eQuotes in the eServices section.


Canada Life Group Insurance Website
YouTube
CLASS home
Contact us
Help
Sign Out
eServices
CLASS
eSecurity

Welcome Inez

Please note that CLASS will not be available from 18:00 to 23:00 on 13 Dec 2012 whilst we perform system maintenance.

Service availability

CLASS services are currently available.

eServices
eInformation
eNews
eServices
eQuotes
eRenewals
eDocuments
eReporting Hyperion
eReporting
eAdmin
CLASS
Forms Online
IFA Admin
eSecurity
Update Profile
Change login name
Change password
Admin and agency
eDemo
Help guides
eProduct technical guides
eProduct summaries
Working Well
Keep iNTOUCH with what's NEW at Canada Life!
Follow us on TWITTER
CL@SS Zone - the home of all you could want for e-Group Risk
FOCUS on BusinessCare - the SME free-to-use legal service
INTERACTIVE ZONE - tools to support "e-working" are available here
Want to know more about Group Risk?
Privacy policy
Terms and conditions
Cookie policy
Copyright

☎ CLASS User Support Team: 0845 223 7137 (9am - 5pm Monday to Friday)

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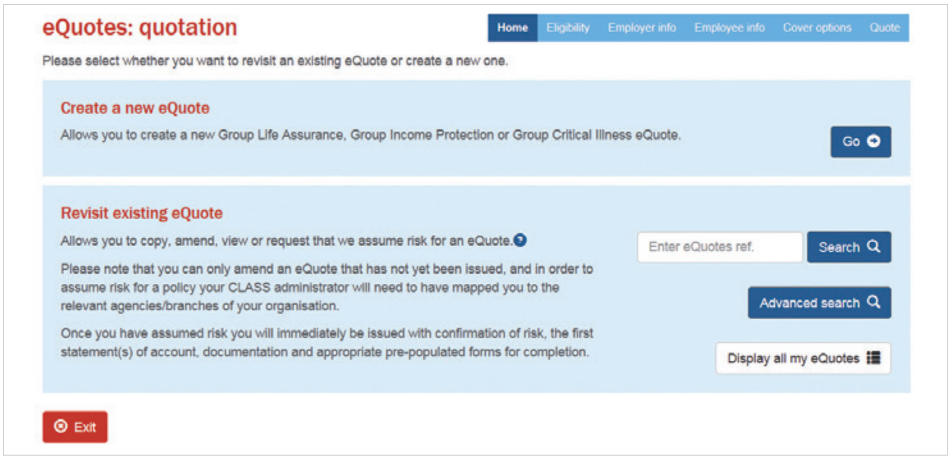
This will take you to the eQuotes module.
Here you just need to click 'Go' to start the eQuote process.


Home
Eligibility
Employer info
Employee info
Cover options
Quote

eQuotes: quotation

Please select whether you want to revisit an existing eQuote or create a new one.

Create a new eQuote

Allows you to create a new Group Life Assurance, Group Income Protection or Group Critical Illness eQuote.

Go

Revisit existing eQuote

Allows you to copy, amend, view or request that we assume risk for an eQuote.

Please note that you can only amend an eQuote that has not yet been issued, and in order to assume risk for a policy your CLASS administrator will need to have mapped you to the relevant agencies/branches of your organisation.

Once you have assumed risk you will immediately be issued with confirmation of risk, the first statement(s) of account, documentation and appropriate pre-populated forms for completion.

Enter eQuotes ref.
Search
Advanced search
Display all my eQuotes
Exit

CLICK HERE
to return to the contents page

cl@ss help

CLASS tip

- Without a valid Companies House number you will not be able get an eQuote.
- You can monitor your progress by checking the blue bar at the top right of the screen.

call the CLASS team on **0845 223 7137**

We're here to help

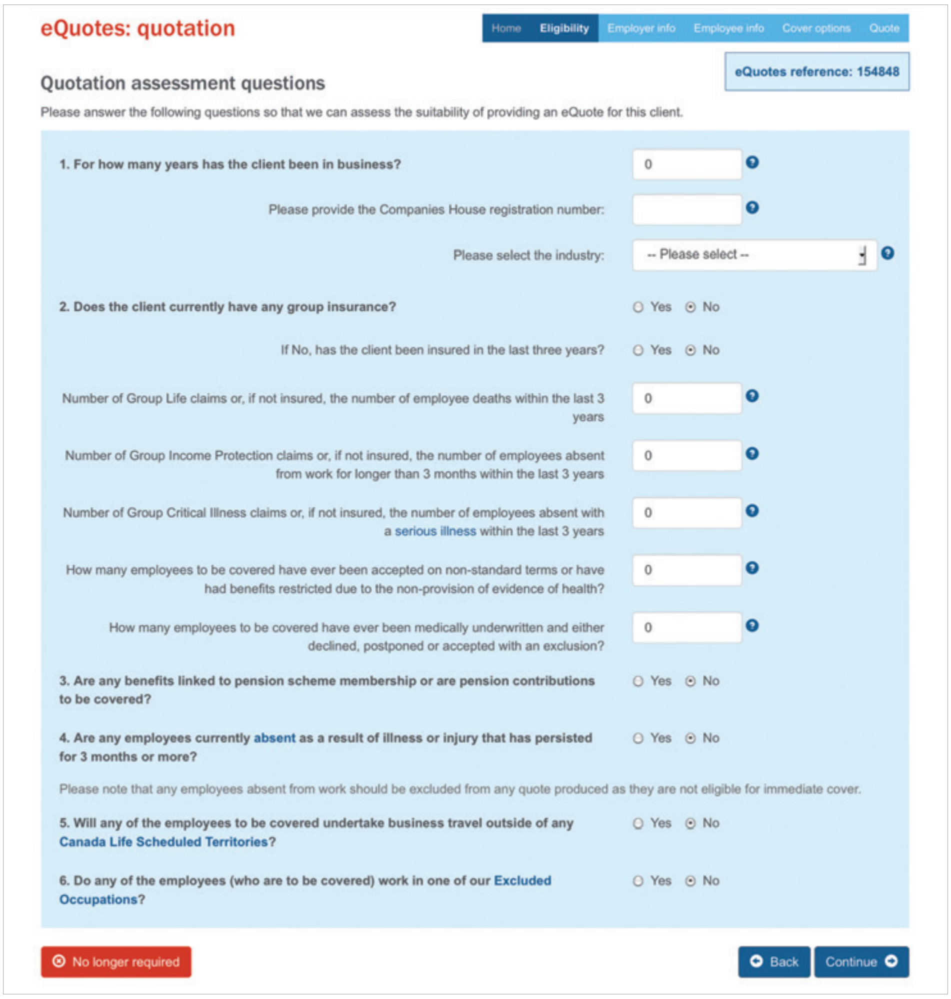
Section 2

Setting up an eQuote

The quote assessment

You will need to complete a Quote Assessment before we can proceed with an eQuote. Just input the following information:

1. About the client – years in business, Companies House number and industry type.
2. Group Risk History – just answer the questions relevant to the product you want a quote for.
3. If you want to cover pension contributions or relate membership to a pension scheme, select 'Yes'.
4. Actively At Work conditions – please read this section carefully.
5. Member's travel details – if outside Canada Life scheduled territories, for business purposes.
6. Excluded occupations – Click 'Excluded Occupations' to find out what they are.



eQuotes: quotation

eQuotes reference: 154848

Quotation assessment questions

Please answer the following questions so that we can assess the suitability of providing an eQuote for this client.

1. For how many years has the client been in business? 0

Please provide the Companies House registration number:

Please select the industry: -- Please select --

2. Does the client currently have any group insurance? ○ Yes ● No

If No, has the client been insured in the last three years? ○ Yes ● No

Number of Group Life claims or, if not insured, the number of employee deaths within the last 3 years 0

Number of Group Income Protection claims or, if not insured, the number of employees absent from work for longer than 3 months within the last 3 years 0

Number of Group Critical Illness claims or, if not insured, the number of employees absent with a serious illness within the last 3 years 0

How many employees to be covered have ever been accepted on non-standard terms or have had benefits restricted due to the non-provision of evidence of health? 0

How many employees to be covered have ever been medically underwritten and either declined, postponed or accepted with an exclusion? 0

3. Are any benefits linked to pension scheme membership or are pension contributions to be covered? ○ Yes ● No

4. Are any employees currently absent as a result of illness or injury that has persisted for 3 months or more? ○ Yes ● No

Please note that any employees absent from work should be excluded from any quote produced as they are not eligible for immediate cover.

5. Will any of the employees to be covered undertake business travel outside of any Canada Life Scheduled Territories? ○ Yes ● No

6. Do any of the employees (who are to be covered) work in one of our Excluded Occupations? ○ Yes ● No

CLICK HERE
to return to the contents page

class help

CLASS tip

- You can quote for all three products without duplicating your data.

Remember

✓ If your client industry type is not available please contact the CLASS helpdesk.

✓ We only need to be advised of history regarding a previous group risk policy.

✓ The countries for travel we would accept are advised under 'Canada Life Scheduled Territories'

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CLICK HERE
to return to the contents page

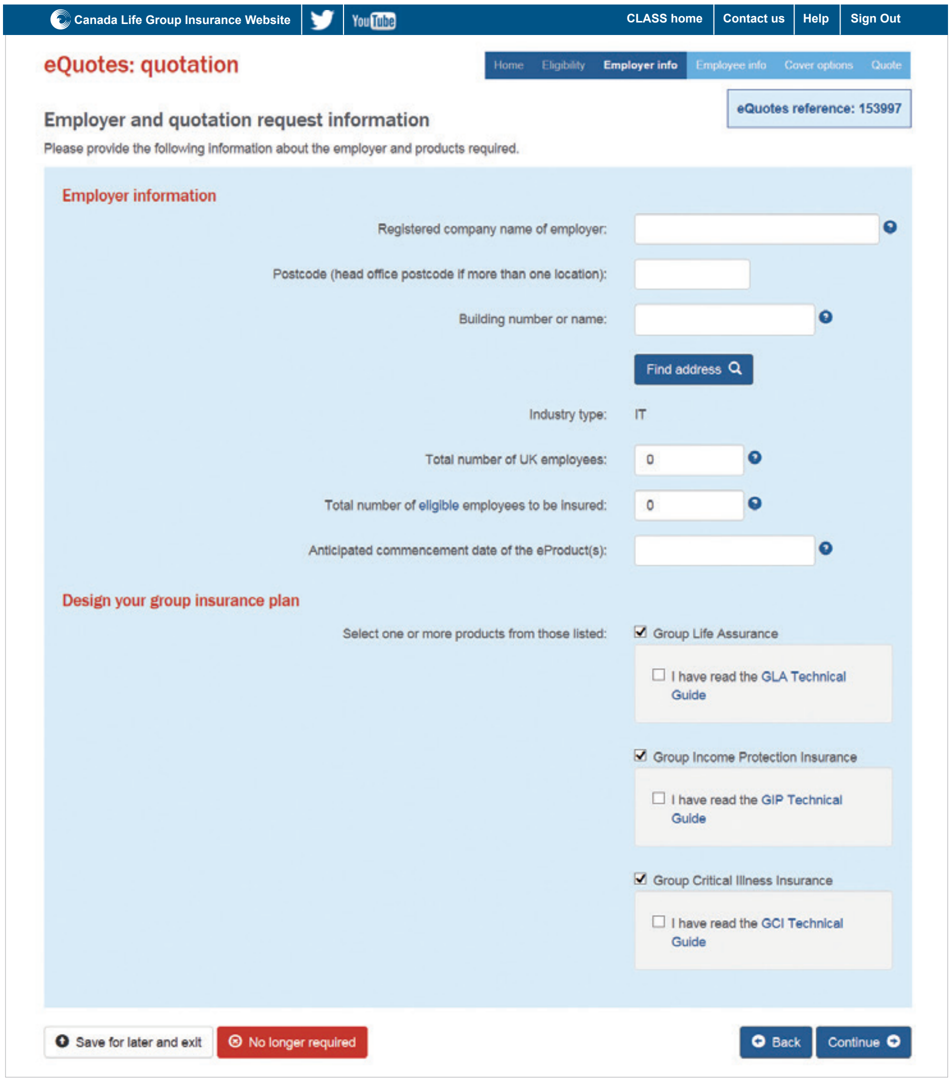
Section 2

Setting up an eQuote

Employer information

This page asks generic questions on the name of the client, address and total number of employees and importantly the number of eligible employees.

The second section of this page will allow you to select the product for which you wish to receive a quote. This defaults to all three products but you can deselect those not required.


Canada Life Group Insurance Website
CLASS home
Contact us
Help
Sign Out
Home
Eligibility
Employer info
Employee info
Cover options
Quote
Find address
Save for later and exit
No longer required
Back
Continue

eQuotes: quotation

eQuotes reference: 153997

Employer and quotation request information

Please provide the following information about the employer and products required.

Employer information

Registered company name of employer:

Postcode (head office postcode if more than one location):

Building number or name:

Industry type: IT

Total number of UK employees: 0

Total number of eligible employees to be insured: 0

Anticipated commencement date of the eProduct(s):

Design your group insurance plan

Select one or more products from those listed:

☑ Group Life Assurance
  ☐ I have read the GLA Technical Guide

☑ Group Income Protection Insurance
  ☐ I have read the GIP Technical Guide

☑ Group Critical Illness Insurance
  ☐ I have read the GCI Technical Guide

Remember

✓ Before you can continue with your quote, you must confirm you have read the Canada Life Technical Guide relevant to the product for which you wish to receive a quote.

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Section 2

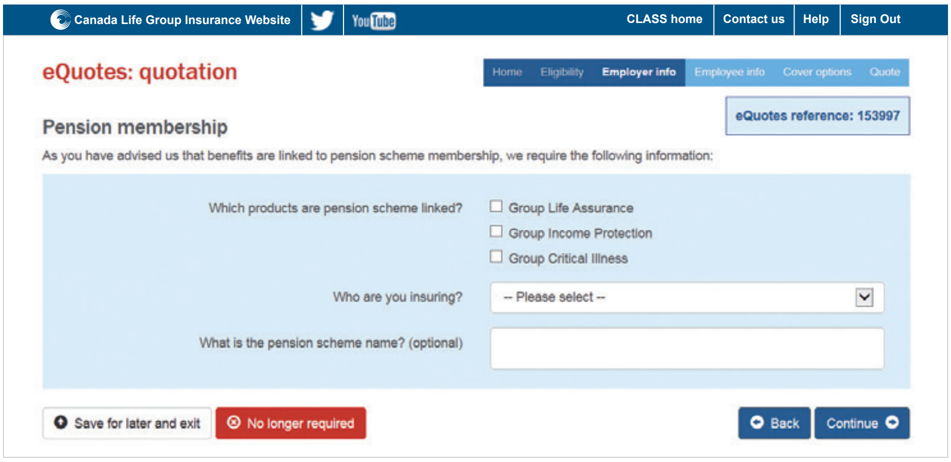
Setting up an eQuote

Employer information

Pension membership

If you selected ‘Yes’ on the assessment questions linking your quote to a pension scheme, you will now see this screen.

Please answer the questions and advise if the quote is open for ‘pension scheme members only’ or ‘all pensionable and non-pensionable employees’.


Canada Life Group Insurance Website
YouTube
CLASS home
Contact us
Help
Sign Out
Home
Eligibility
Employer info
Employee info
Cover options
Quote
Save for later and exit
No longer required
Back
Continue

eQuotes: quotation

eQuotes reference: 153997

Pension membership

As you have advised us that benefits are linked to pension scheme membership, we require the following information:

Which products are pension scheme linked? ☐ Group Life Assurance
☐ Group Income Protection
☐ Group Critical Illness
Who are you insuring? -- Please select --
What is the pension scheme name? (optional)

CLICK HERE to return to the contents page

cl@ss help

CLASS tip

- If you want to cover pension contributions you need to have said ‘Yes’ to question 3 on the assessment questions.

Remember

✓ The questions will vary, dependent on the answers given and CLASS will prompt which ones you will need to complete.

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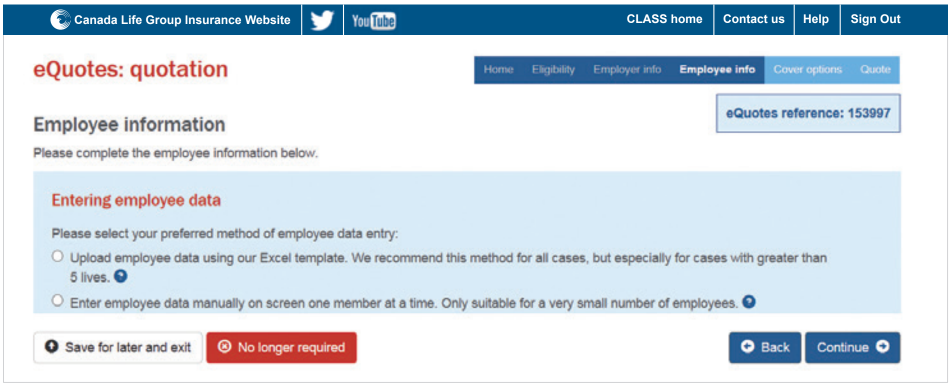
Section 2

Setting up an eQuote

Employee information

This page asks you to enter the membership relating to the total number of lives you entered on the previous page.


Canada Life Group Insurance Website
YouTube
CLASS home
Contact us
Help
Sign Out
Home
Eligibility
Employer info
Employee info
Cover options
Quote
Save for later and exit
No longer required
Back
Continue

eQuotes: quotation

eQuotes reference: 153997

Employee information

Please complete the employee information below.

Entering employee data

Please select your preferred method of employee data entry:

○ Upload employee data using our Excel template. We recommend this method for all cases, but especially for cases with greater than 5 lives.

○ Enter employee data manually on screen one member at a time. Only suitable for a very small number of employees.

You now need to select which method you would like to use to load the data. You can either;

- upload the data using our Excel template which can be used for any number of lives or
- enter the data manually one member at a time, which you may prefer to use for cases with a very small number of members.

CLICK HERE
to return to the contents page

cl@ss help

CLASS tip

- The Gender, Date of Birth, Postcode, Job Title and Salary columns are mandatory in our Excel template.

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Section 2

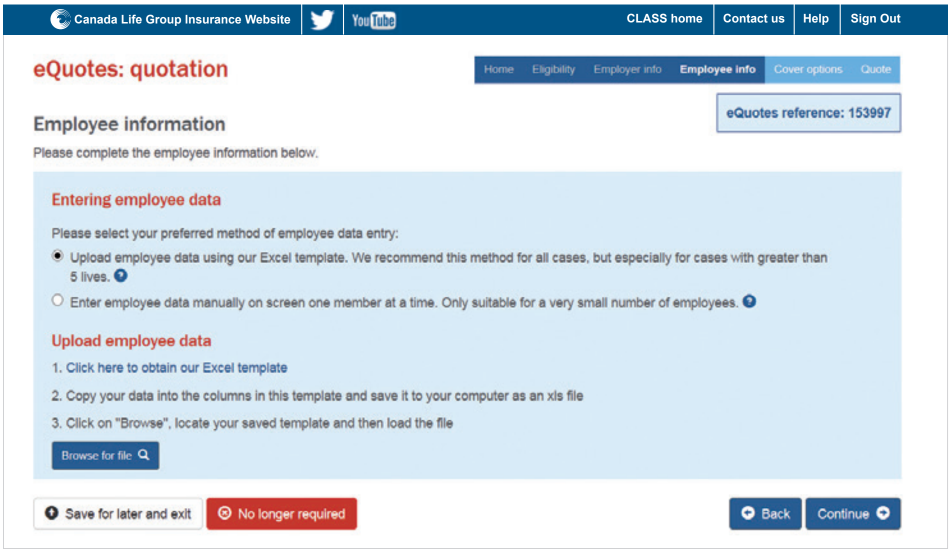
Setting up an eQuote

Employee information

Option 1.

Uploading data using our Excel template

Selecting this method then provides you the step by step guide:


Canada Life Group Insurance Website
You Tube
CLASS home
Contact us
Help
Sign Out
Home
Eligibility
Employer info
Employee info
Cover options
Quote
Browse for file
Save for later and exit
No longer required
Back
Continue

eQuotes: quotation

eQuotes reference: 153997

Employee information

Please complete the employee information below.

Entering employee data

Please select your preferred method of employee data entry:

● Upload employee data using our Excel template. We recommend this method for all cases, but especially for cases with greater than 5 lives.

○ Enter employee data manually on screen one member at a time. Only suitable for a very small number of employees.

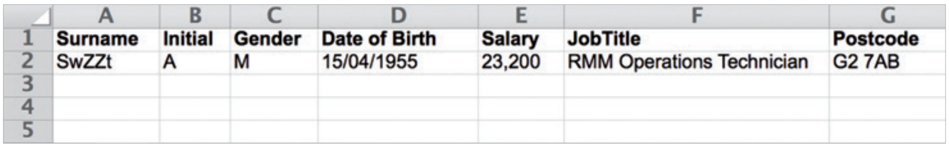
Upload employee data

1. Click here to obtain our Excel template
2. Copy your data into the columns in this template and save it to your computer as an xls file
3. Click on "Browse", locate your saved template and then load the file

1 Click on the Link to obtain the Excel template

a. You can either open or save the template file.

b. This provides you with a simple template containing sample data to show you what we expect in each column.



	A	B	C	D	E	F	G
1	Surname	Initial	Gender	Date of Birth	Salary	JobTitle	Postcode
2	SwZZt	A	M	15/04/1955	23,200	RMM Operations Technician	G2 7AB
3							
4							
5							

2 Simply copy and paste your own data into the columns, replacing the data contained but retaining the column headings.

Then save the template as an .xls file.

CLICK HERE to return to the contents page

cl@ss help

CLASS tip

- For further help uploading data click the relevant question mark symbol.

Remember

✓ You must use our template as although you could create a similar template spreadsheet yourself, it will not load due to code contained in our template.

call the CLASS team on **0845 223 7137**

We’re here to help

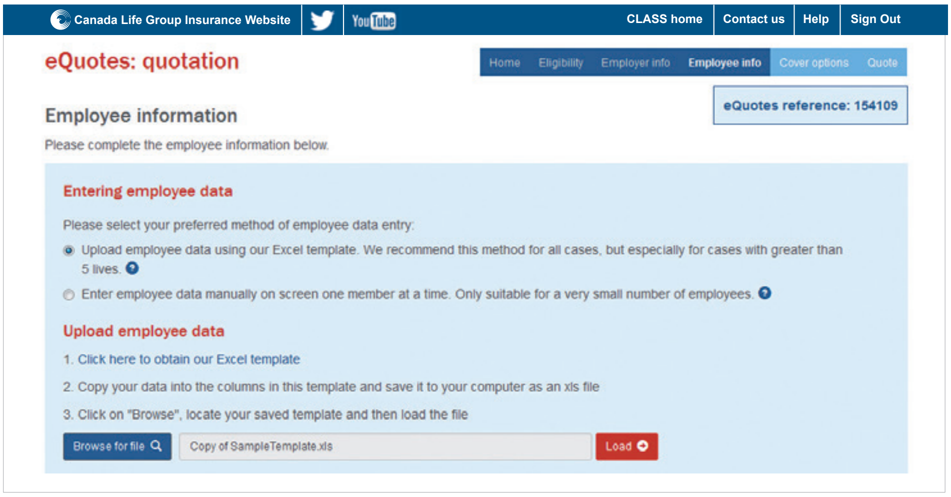
CLICK HERE
to return to the contents page

Section 2

Setting up an eQuote

Employee information

3 Now, with your data ready, return to CLASS and use the ‘Browse’ button to find the file you have just saved. Now that you have located the file, press the ‘Load’ button to load your member data.


Canada Life Group Insurance Website
YouTube
CLASS home
Contact us
Help
Sign Out
Home
Eligibility
Employer info
Employee info
Cover options
Quote
Browse for file
Load

eQuotes: quotation

eQuotes reference: 154109

Employee information

Please complete the employee information below.

Entering employee data

Please select your preferred method of employee data entry:

● Upload employee data using our Excel template. We recommend this method for all cases, but especially for cases with greater than 5 lives.

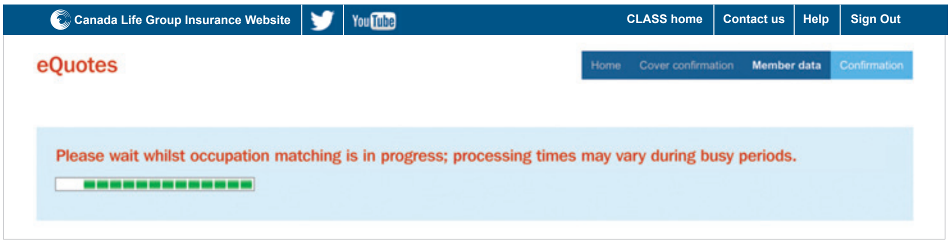
○ Enter employee data manually on screen one member at a time. Only suitable for a very small number of employees.

Upload employee data

1. Click here to obtain our Excel template
2. Copy your data into the columns in this template and save it to your computer as an xls file
3. Click on "Browse", locate your saved template and then load the file

Copy of SampleTemplate.xls

Once you have uploaded the member data, CLASS will begin processing the job titles you have entered. During the processing, you may see the following screen:


Canada Life Group Insurance Website
YouTube
CLASS home
Contact us
Help
Sign Out
Home
Cover confirmation
Member data
Confirmation

eQuotes

Please wait whilst occupation matching is in progress; processing times may vary during busy periods.

Occupation matching times can vary, depending on the number of employees covered, the time of day you are uploading the data, and most importantly, the number of unique job titles included.

If the Occupation Matching Engine does not recognise a job title you have entered, CLASS will prompt you to select an occupation for the affected member(s) from a drop down list. Otherwise, you will proceed to the category screen.

class help

Remember

- ✓ If the file is not an .xls file it will not load.
- ✓ The file must not contain any data other than what we have asked for here.

call the CLASS team on **0845 223 7137**

We’re here to help

Section 2

Setting up an eQuote

Employee information

The data is loaded onto CLASS and checked for any issues that may have occurred.

Any issues with the data load will be highlighted in red at the top of the screen, as shown below.

“It was not possible to convert all data. Please check your data against the original and amend where necessary”

This means that some data items are not in the correct format, data was missing or columns were in the wrong order. This will also be displayed if you have deleted the row containing the headings.

“Please shut down the excel file before uploading”

You will need to make sure that the file you are trying to load is not still open.

“Please select a valid microsoft file to upload”

You may have saved the file as an “.xlsx” file which is a new file format. You will need to re-save it as a “.xls” file for the upload to be successful, so simply re-open the file and use the “save as” function to save the file again in an “.xls” format.

“Unable to process uploaded file. Please check that you have the latest template and try again”

You may get this message if the template used is either missing the header row or the tab name is not “Member Data”. These points need to be corrected for the template to load succesfully.

CLICK HERE
to return to the contents page

cl@ss
help

Remember

✓ If you have not used our template the file will not load.

Section 2

Setting up an eQuote

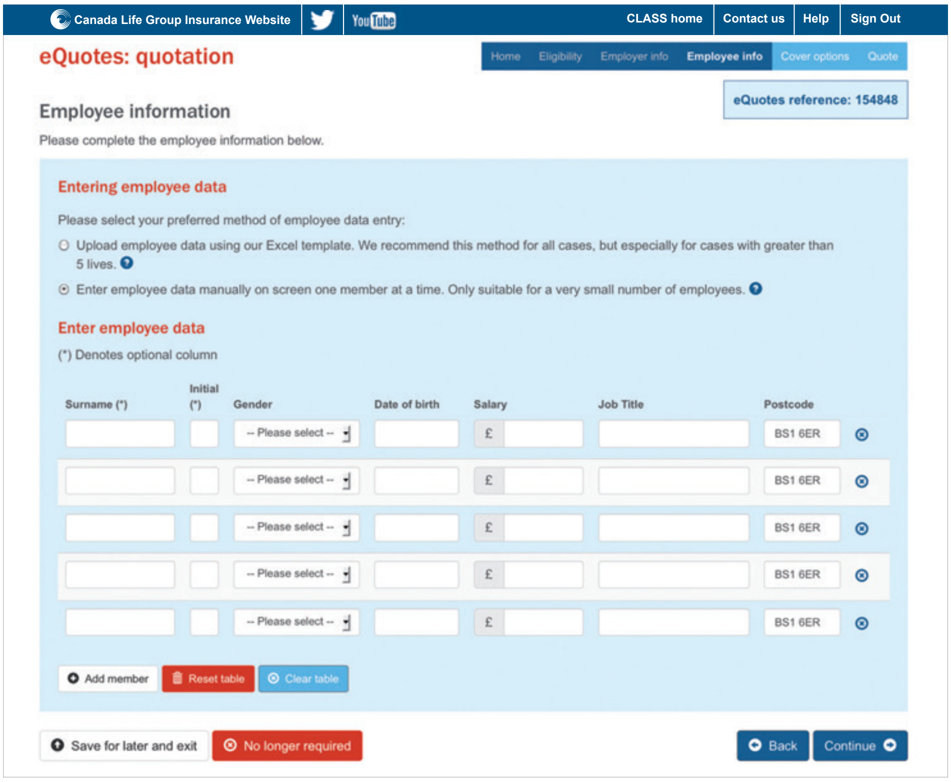
Employee information

Option 2

Entering employee data manually

Hopefully, you will see from Option 1 that uploading data is simple and you can use it even if there are only a couple of members, as you may find that quicker than manually typing the data – especially if you already hold the data in an electronic spreadsheet.

However, if you would prefer to type the data into the form held on screen, you can opt to enter employee data manually.


Canada Life Group Insurance Website
YouTube
CLASS home
Contact us
Help
Sign Out
Home
Eligibility
Employer info
Employee info
Cover options
Quote
Add member
Reset table
Clear table
Save for later and exit
No longer required
Back
Continue

eQuotes: quotation

eQuotes reference: 154848

Employee information

Please complete the employee information below.

Entering employee data

Please select your preferred method of employee data entry:

○ Upload employee data using our Excel template. We recommend this method for all cases, but especially for cases with greater than 5 lives.

● Enter employee data manually on screen one member at a time. Only suitable for a very small number of employees.

Enter employee data

(*) Denotes optional column

Surname (*)	Initial (*)	Gender	Date of birth	Salary	Job Title	Postcode
		-- Please select --		£		BS1 6ER
		-- Please select --		£		BS1 6ER
		-- Please select --		£		BS1 6ER
		-- Please select --		£		BS1 6ER
		-- Please select --		£		BS1 6ER

CLICK HERE
to return to the contents page

class help

CLASS tip

- For further help uploading data click the question mark button.
- The CLASS occupation matching engine will automatically match an occupation to the job title you have entered.

call the CLASS team on **0845 223 7137**

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CLICK HERE
to return to the contents page

Section 2

Setting up an eQuote

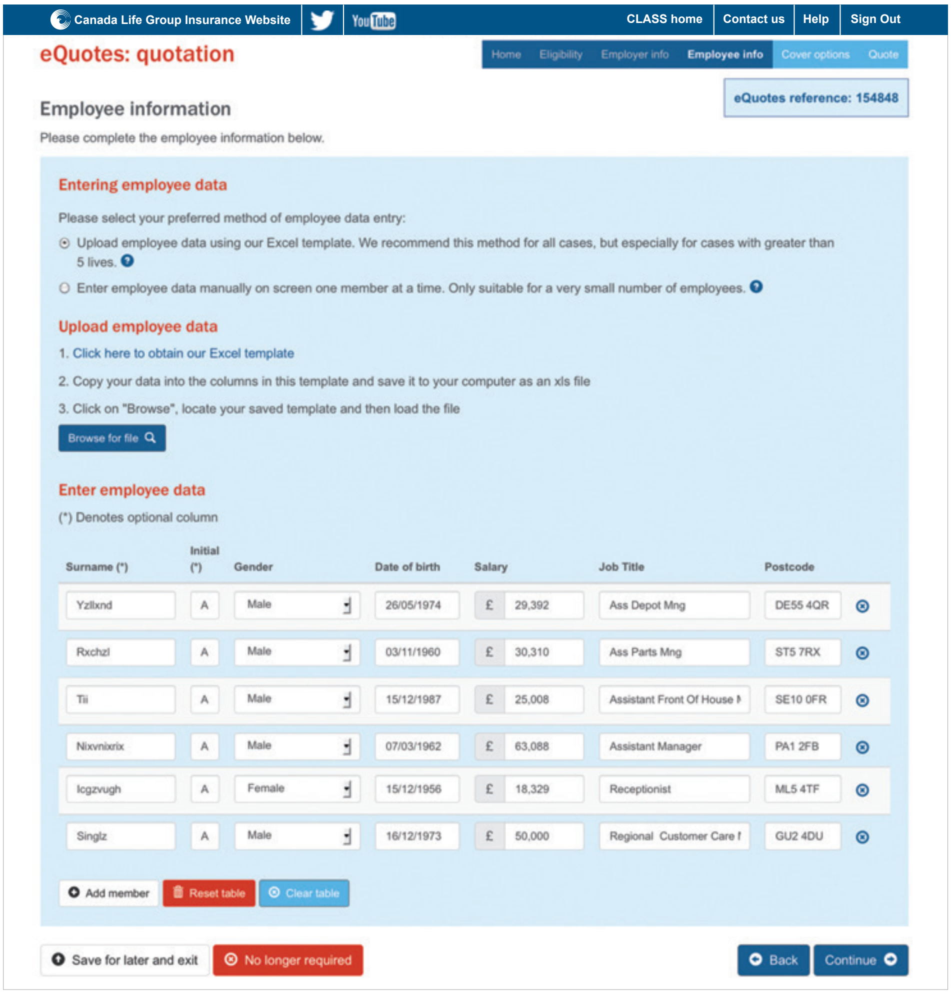
Employee information

Option 2

Once selected, the screen will be bulit with the relevant number of rows, taken from the number of members stated on the previous screen. You will see the “loading” message whilst this is being done.

The grid shown will have the same data columns as the Excel template. Surname and Initial are optional at this point but you may find it useful to add them for reference purposes.

Simply click on the first row to start adding data. You can tab from one field to the next and, once the row is completed, you can double click on the next row to start adding details for member two. Continue until the data for all members has been entered.


Canada Life Group Insurance Website
CLASS home
Contact us
Help
Sign Out
Home
Eligibility
Employer info
Employee info
Cover options
Quote

eQuotes: quotation

eQuotes reference: 154848

Employee information

Please complete the employee information below.

Entering employee data

Please select your preferred method of employee data entry:

● Upload employee data using our Excel template. We recommend this method for all cases, but especially for cases with greater than 5 lives.

○ Enter employee data manually on screen one member at a time. Only suitable for a very small number of employees.

Upload employee data

1. Click here to obtain our Excel template
2. Copy your data into the columns in this template and save it to your computer as an xls file
3. Click on "Browse", locate your saved template and then load the file

Browse for file

Enter employee data

(*) Denotes optional column

Surname (*)	Initial (*)	Gender	Date of birth	Salary	Job Title	Postcode
Yzllxnd	A	Male	26/05/1974	£ 29,392	Ass Depot Mng	DE55 4QR
Rxchzl	A	Male	03/11/1960	£ 30,310	Ass Parts Mng	ST5 7RX
Tii	A	Male	15/12/1987	£ 25,008	Assistant Front Of House M	SE10 0FR
Nixvnixrix	A	Male	07/03/1962	£ 63,088	Assistant Manager	PA1 2FB
Icgzvugh	A	Female	15/12/1956	£ 18,329	Receptionist	ML5 4TF
Singlz	A	Male	16/12/1973	£ 50,000	Regional Customer Care I	GU2 4DU

Add member
Reset table
Clear table
Save for later and exit
No longer required
Back
Continue

class help

CLASS tip

✓ You may find it quicker to use the data upload facility rather than manually typing the data.

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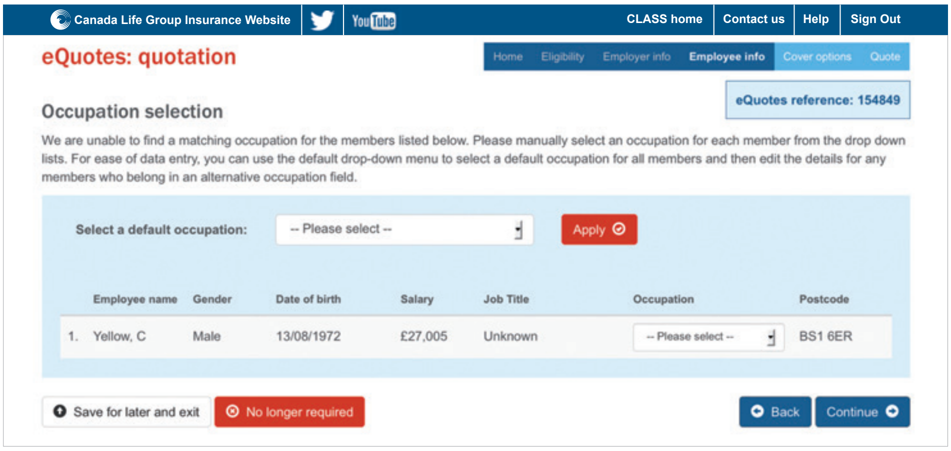
Section 2

Setting up an eQuote

Employee information

Manual occupation selection

If CLASS is not able to find a matching occupation for the job title you have entered, you will need to select the most appropriate from a drop down list, as shown below.


Canada Life Group Insurance Website
CLASS home
Contact us
Help
Sign Out
Home
Eligibility
Employer info
Employee info
Cover options
Quote

eQuotes: quotation

eQuotes reference: 154849

Occupation selection

We are unable to find a matching occupation for the members listed below. Please manually select an occupation for each member from the drop down lists. For ease of data entry, you can use the default drop-down menu to select a default occupation for all members and then edit the details for any members who belong in an alternative occupation field.

Select a default occupation: -- Please select --

	Employee name	Gender	Date of birth	Salary	Job Title	Occupation	Postcode
1.	Yellow, C	Male	13/08/1972	£27,005	Unknown	-- Please select --	BS1 6ER

Save for later and exit
No longer required
Back
Continue

CLICK HERE
to return to the contents page

cl@ss
help

CLASS tip

- If CLASS has matched all job titles, you will proceed to the category screen.

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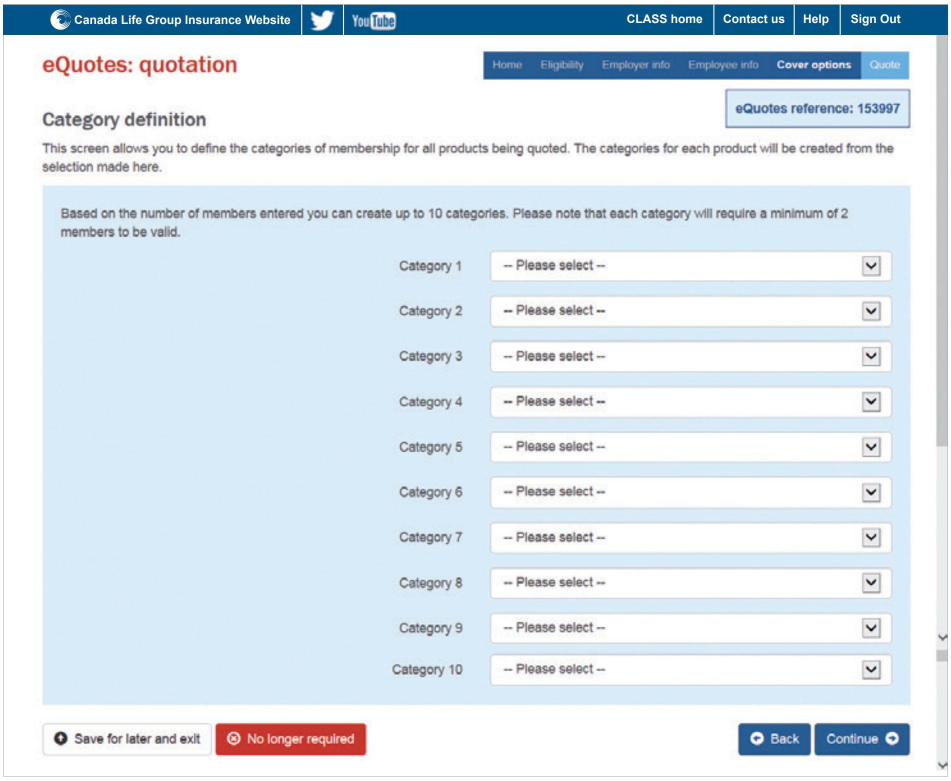
Section 2

Setting up an eQuote

Cover options

Category Definition

This screen allows you to define the categories of membership. If any of the products being quoted for have more than one category, the same categories are required for each product. The categories will be created from the selections made here.


Canada Life Group Insurance Website
CLASS home
Contact us
Help
Sign Out
Home
Eligibility
Employer info
Employee info
Cover options
Quote
Save for later and exit
No longer required
Back
Continue

eQuotes: quotation

eQuotes reference: 153997

Category definition

This screen allows you to define the categories of membership for all products being quoted. The categories for each product will be created from the selection made here.

Based on the number of members entered you can create up to 10 categories. Please note that each category will require a minimum of 2 members to be valid.

Category 1 -- Please select --
Category 2 -- Please select --
Category 3 -- Please select --
Category 4 -- Please select --
Category 5 -- Please select --
Category 6 -- Please select --
Category 7 -- Please select --
Category 8 -- Please select --
Category 9 -- Please select --
Category 10 -- Please select --

Below are the available category options:

- All employees

or

a combination of the following:

- Directors
- All other staff
- Managers
- Directors & managers
- Managers & staff
- All other employees
- TUPE transfers

CLICK HERE
to return to the contents page

cl@ss
help

Remember

✓ If you click ‘all other staff’ or ‘all other employees’ you will not be able to specify any further categories after that point.

call the CLASS team on **0845 223 7137**

We’re here to help

Section 2

Setting up an eQuote

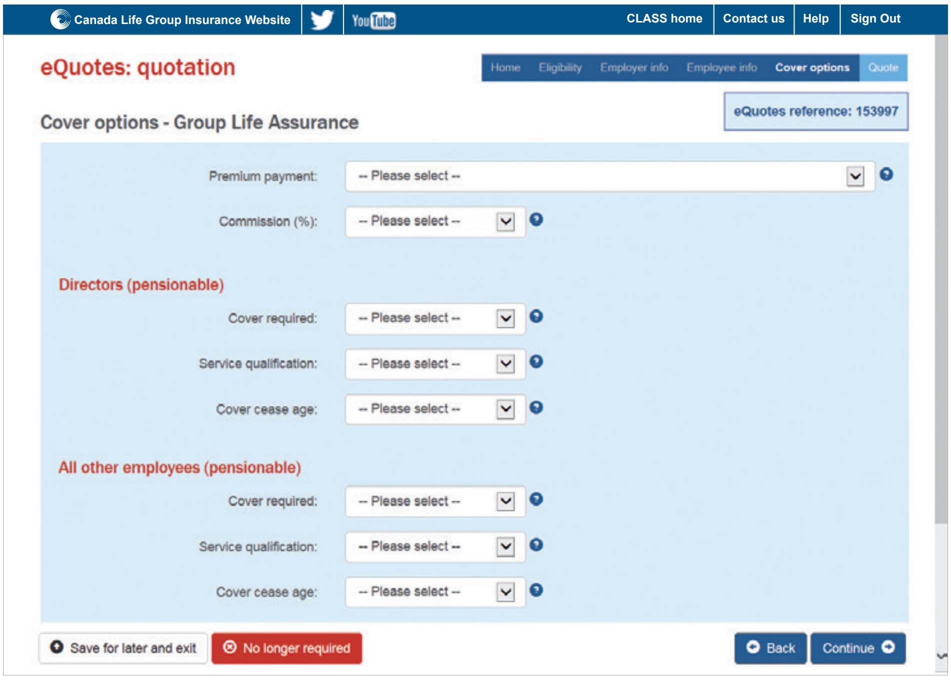
Cover options

Build the quote

CLASS will tailor the ‘Cover Options’ screen for you based on the categories you selected on the previous pages. For example, if you require two categories, it will provide two category options, allowing you to select the relevant basis.

If you request a quote for more than one product, CLASS will follow with a separate page for each product to again tailor the categories you selected.

For full details of the eligibility and benefit options available, please download the comparison documents for each product. These can be found in the eInformation section of the CLASS welcome page. The benefit calculations available are summarised here in the ‘CLASS help’ section to the right.


Canada Life Group Insurance Website
YouTube
CLASS home
Contact us
Help
Sign Out
Home
Eligibility
Employer info
Employee info
Cover options
Quote
Save for later and exit
No longer required
Back
Continue

eQuotes: quotation

eQuotes reference: 153997

Cover options - Group Life Assurance

Premium payment: -- Please select --

Commission (%): -- Please select --

Directors (pensionable)

Cover required: -- Please select --

Service qualification: -- Please select --

Cover cease age: -- Please select --

All other employees (pensionable)

Cover required: -- Please select --

Service qualification: -- Please select --

Cover cease age: -- Please select --

CLICK HERE
to return to the contents page

cl@ss help

Remember

✓ Benefits can be insured in the following formats:

Group Life Assurance & Group Critical Illness

- Benefits can be calculated as a multiple of salary (e.g. 4x salary) or as a fixed benefit.

Group Income Protection

- Employees can be covered up to 75% of their earnings to a maximum of £350,000. Pension scheme contributions and employer National Insurance contributions can also be insured.

call the CLASS team on **0845 223 7137**

We’re here to help

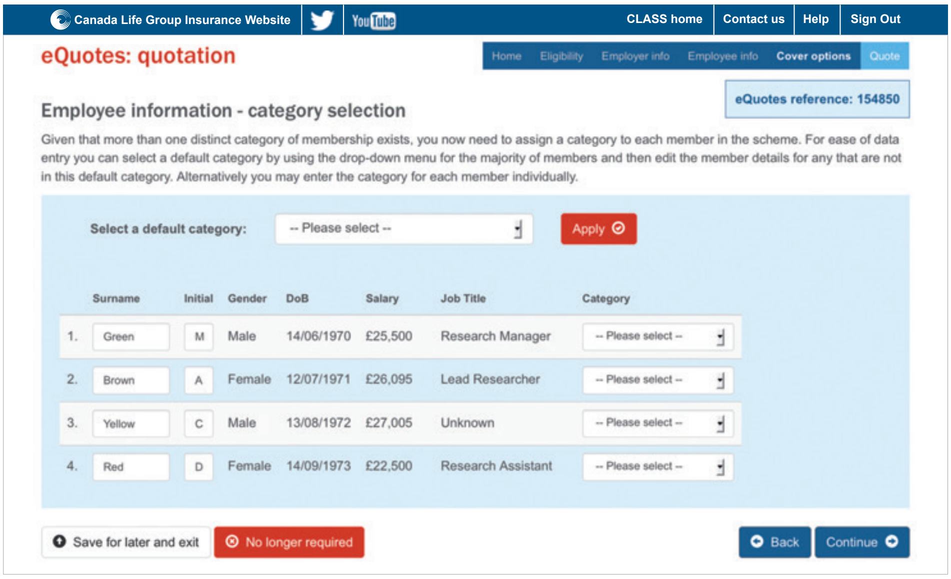
Section 2

Setting up an eQuote

Cover options

Arranging members in the correct category

This screen allows you to select the individual category for each member based on the categories you have chosen.


Canada Life Group Insurance Website
YouTube
CLASS home
Contact us
Help
Sign Out
Home
Eligibility
Employer info
Employee info
Cover options
Quote
Apply
Save for later and exit
No longer required
Back
Continue

eQuotes: quotation

eQuotes reference: 154850

Employee information - category selection

Given that more than one distinct category of membership exists, you now need to assign a category to each member in the scheme. For ease of data entry you can select a default category by using the drop-down menu for the majority of members and then edit the member details for any that are not in this default category. Alternatively you may enter the category for each member individually.

Select a default category: -- Please select --

	Surname	Initial	Gender	DoB	Salary	Job Title	Category
1.	Green	M	Male	14/06/1970	£25,500	Research Manager	-- Please select --
2.	Brown	A	Female	12/07/1971	£26,095	Lead Researcher	-- Please select --
3.	Yellow	C	Male	13/08/1972	£27,005	Unknown	-- Please select --
4.	Red	D	Female	14/09/1973	£22,500	Research Assistant	-- Please select --

You can use the default category option if a number of members have the same category. Select a category and press 'Apply' and just change the few that are not correct.

CLICK HERE
to return to the contents page

class
help

Remember

- ✓ Your first step is to select the default category setting and click 'Apply'. This will update the entire membership.
- ✓ You can then go through the few that need to be changed to the relevant category for any given member.
- ✓ Each category will require a minimum of 2 members to be valid. If you click “all employees” you will not be able to specify any other category.

call the CLASS team on **0845 223 7137**

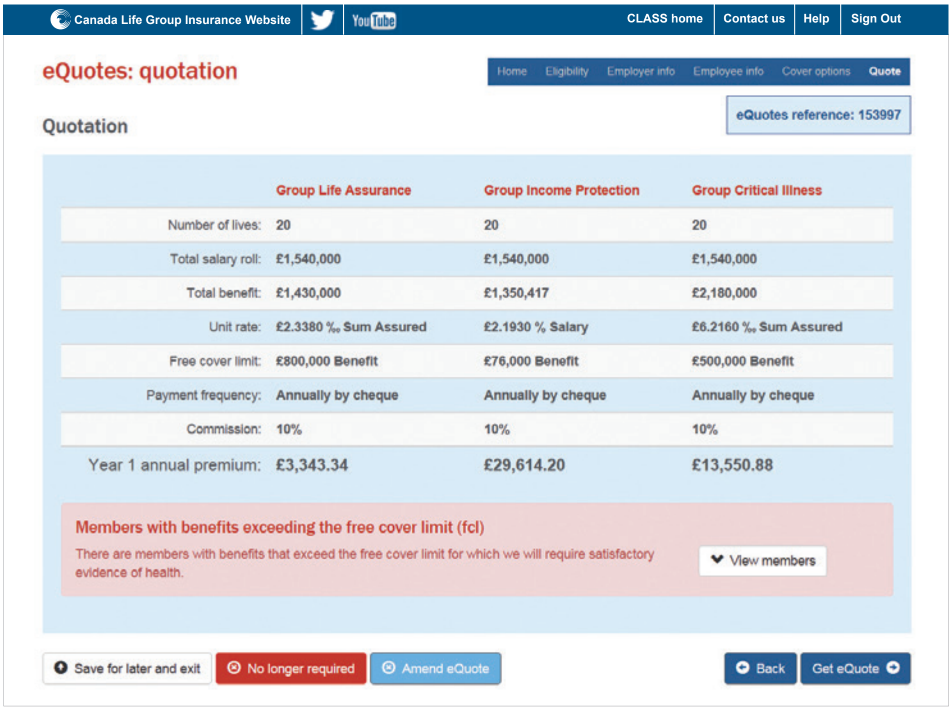
We’re here to help

Section 2

Setting up an eQuote

Your eQuote

Now the quote specification is complete.


Canada Life Group Insurance Website
YouTube
CLASS home
Contact us
Help
Sign Out
Home
Eligibility
Employer info
Employee info
Cover options
Quote

eQuotes: quotation

Quotation

eQuotes reference: 153997

	Group Life Assurance	Group Income Protection	Group Critical Illness
Number of lives:	20	20	20
Total salary roll:	£1,540,000	£1,540,000	£1,540,000
Total benefit:	£1,430,000	£1,350,417	£2,180,000
Unit rate:	£2.3380 ‰ Sum Assured	£2.1930 % Salary	£6.2160 ‰ Sum Assured
Free cover limit:	£800,000 Benefit	£76,000 Benefit	£500,000 Benefit
Payment frequency:	Annually by cheque	Annually by cheque	Annually by cheque
Commission:	10%	10%	10%
Year 1 annual premium:	£3,343.34	£29,614.20	£13,550.88

Members with benefits exceeding the free cover limit (fcl)

There are members with benefits that exceed the free cover limit for which we will require satisfactory evidence of health.

View members
Save for later and exit
No longer required
Amend eQuote
Back
Get eQuote

CLASS will provide a summary of the information you have entered and provide a brief look at our terms and cost.

To make the quote official, please select ‘Get eQuote’.

Once you press this option, the quote will be sent to your email address with a full specification for the quote(s) including terms and conditions in a PDF.

After this, CLASS will allow you the option to copy, view or assume risk for your eQuotes.

CLICK HERE
to return to the contents page

cl@ss
help

CLASS tip

- When you press ‘get eQuote’ your quote will be e-mailed directly to you.

Remember

- ✓ If any members exceed the free cover level or cease age, CLASS will highlight them in red.
- ✓ If any members are excluded this will be shown here.

call the CLASS team on **0845 223 7137**

We’re here to help

CLICK HERE
to return to the contents page

Section 3

Assuming Risk

If you wish to assume risk following an eQuote produced via CLASS, then you will be required to complete this stage online. The following steps will take you through this easy process.

Before you can assume risk the following points will need to be covered for a Group Life Assurance policy.

1 The proposed policy has a Trust Deed in place. Canada Life provides specimen Trust Deeds via the Group website at: **www.canadalife.co.uk/group**

2 Your client must have registered a scheme via the HMRC website and obtained a Pension Scheme Tax Reference (PSTR) number. For further information on this step, please feel free to contact the Canada Life helpdesk.

cl@ss
help

Remember

✓ Before assuming risk for group life schemes:
  - a Trust Deed must be in place
  - your client must have obtained an HMRC PSTR number.

call the CLASS team on **0845 223 7137**

We're here to help

CLICK HERE
to return to the contents page

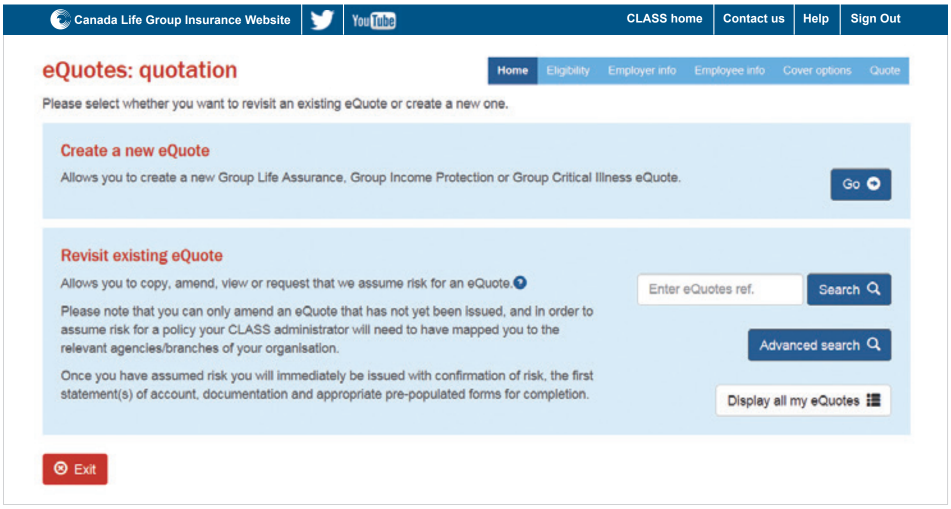
Section 3

Assuming Risk

Locating an eQuote to Assume Risk

To assume risk you will need to visit ‘eQuote’ from the homepage.

Once you reach the page below, enter the CLASS quote reference for which you wish to assume risk and press ‘Search’ or you can use the ‘Display all my eQuotes’ function which provides a list of all the quotes you have completed.


Canada Life Group Insurance Website
YouTube
CLASS home
Contact us
Help
Sign Out
Home
Eligibility
Employer info
Employee info
Cover options
Quote
Go
Enter eQuotes ref.
Search
Advanced search
Display all my eQuotes
Exit

eQuotes: quotation

Please select whether you want to revisit an existing eQuote or create a new one.

Create a new eQuote

Allows you to create a new Group Life Assurance, Group Income Protection or Group Critical Illness eQuote.

Revisit existing eQuote

Allows you to copy, amend, view or request that we assume risk for an eQuote.

Please note that you can only amend an eQuote that has not yet been issued, and in order to assume risk for a policy your CLASS administrator will need to have mapped you to the relevant agencies/branches of your organisation.

Once you have assumed risk you will immediately be issued with confirmation of risk, the first statement(s) of account, documentation and appropriate pre-populated forms for completion.

CLASS tip

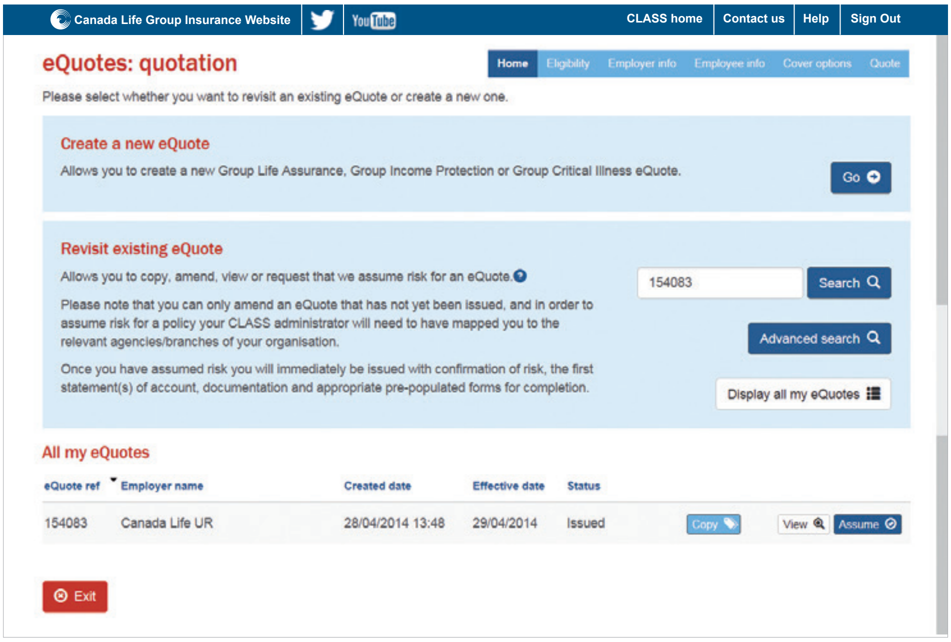
- Should you wish to assume risk for a policy that a colleague produced, use the 'Advanced Search' option. Enter the quote number and tick the box 'Show my colleagues' eQuotes'.

Section 3

Assuming Risk

Locating an eQuote to Assume Risk

The quote will appear as shown in the below example:



eQuotes: quotation

Please select whether you want to revisit an existing eQuote or create a new one.

Create a new eQuote

Allows you to create a new Group Life Assurance, Group Income Protection or Group Critical Illness eQuote.

Revisit existing eQuote

Allows you to copy, amend, view or request that we assume risk for an eQuote.

154083

Please note that you can only amend an eQuote that has not yet been issued, and in order to assume risk for a policy your CLASS administrator will need to have mapped you to the relevant agencies/branches of your organisation.

Once you have assumed risk you will immediately be issued with confirmation of risk, the first statement(s) of account, documentation and appropriate pre-populated forms for completion.

All my eQuotes

eQuote ref	Employer name	Created date	Effective date	Status
154083	Canada Life UR	28/04/2014 13:48	29/04/2014	Issued

To assume risk, please select 'Assume'.

If you need to amend any details before assuming risk, such as the effective date (the on risk date) please select 'Copy' and a revised quote can be produced on the previously entered details. You can then amend accordingly.

As with eQuotes the on risk process can be tracked using the blue menu bar at the top. There are 7 stages in the on risk process:

- Request Risk
- Company
- On risk
- Eligibility
- Actively At Work (AAW)
- Agency
- Final

If the previous eQuote was issued for multiple products, once you select 'Assume', CLASS will provide details of all the products. Please choose the relevant product before you continue.

Please note that the earliest risk date which can be entered will be for the following day.

CLICK HERE
to return to the contents page

cl@ss
help

CLASS tip

- If 'Assumed' is greyed out check that the effective date is not in the past. If it is, choose a future date from which you wish to assume risk.
- If the effective date is valid and is still greyed out call the CLASS team.

call the CLASS team on **0845 223 7137**

We're here to help

Section 3

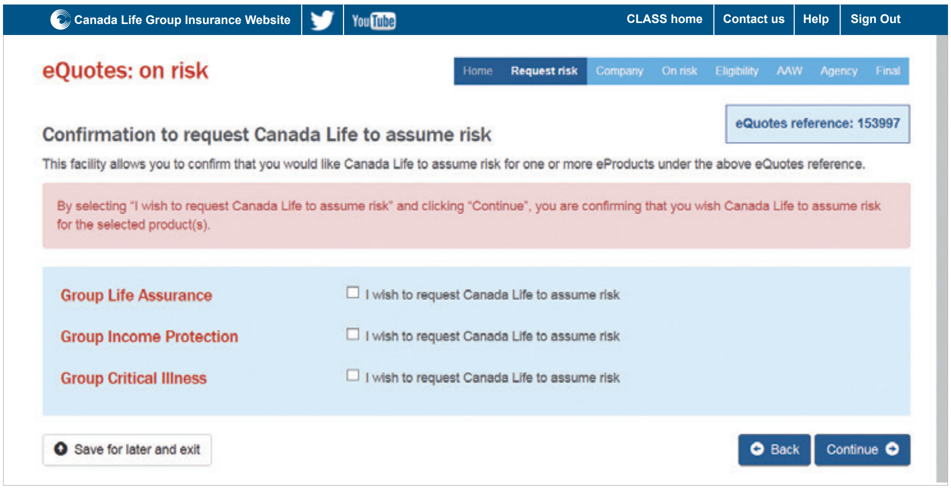
Assuming Risk

Request Risk

Locating an eQuote to Assume Risk

If your quote was for more than one eProduct you can select the product type with which you wish to proceed.

You will need to confirm you have read the relevant Canada Life Technical Guide.


Canada Life Group Insurance Website
CLASS home
Contact us
Help
Sign Out
Home
Request risk
Company
On risk
Eligibility
AAW
Agency
Final
Save for later and exit
Back
Continue

eQuotes: on risk

eQuotes reference: 153997

Confirmation to request Canada Life to assume risk

This facility allows you to confirm that you would like Canada Life to assume risk for one or more eProducts under the above eQuotes reference.

By selecting "I wish to request Canada Life to assume risk" and clicking "Continue", you are confirming that you wish Canada Life to assume risk for the selected product(s).

Group Life Assurance ☐ I wish to request Canada Life to assume risk
Group Income Protection ☐ I wish to request Canada Life to assume risk
Group Critical Illness ☐ I wish to request Canada Life to assume risk

CLICK HERE
to return to the contents page

Remember

- ✓ By selecting the request to assume risk and clicking "Continue", you are confirming that you wish Canada Life to assume risk for the selected product(s).

call the CLASS team on **0845 223 7137**

We're here to help

Section 3

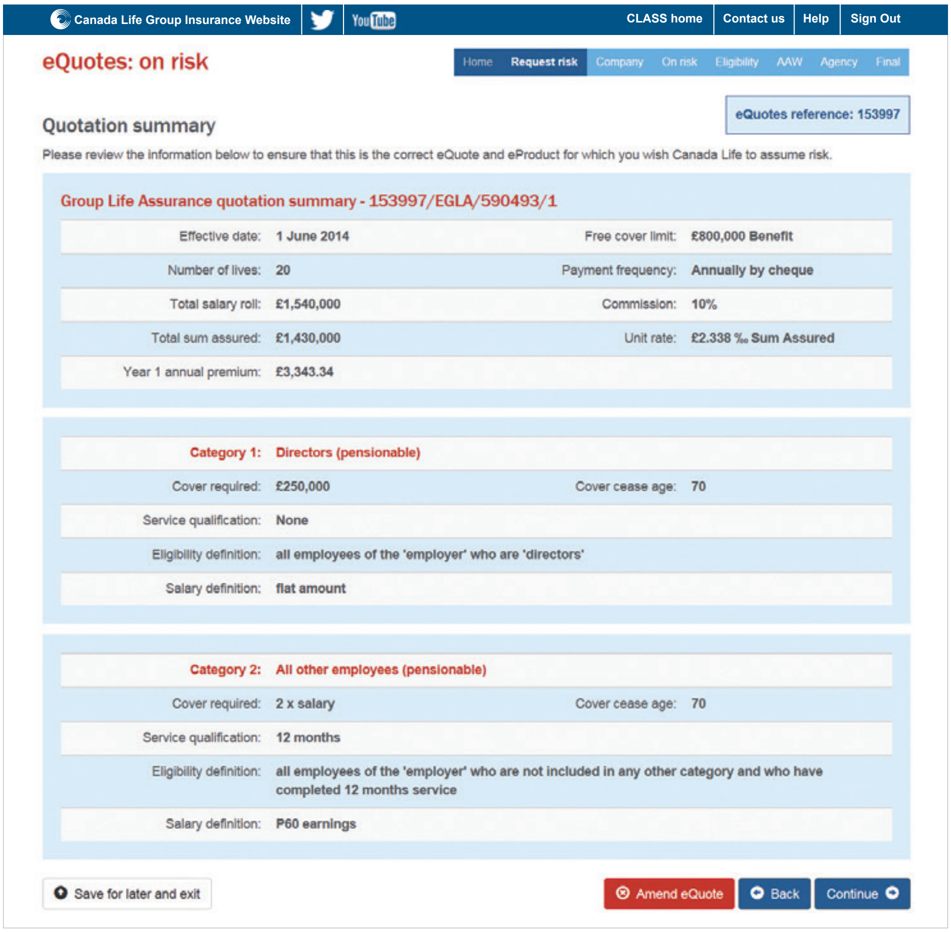
Assuming Risk

Request Risk

Quotation summary

CLASS will provide a summary of the eQuote for which you wish to assume risk. If any information is incorrect, select 'Amend eQuote' at the bottom of the screen and produce a 'Copy' eQuote so you can make the necessary adjustments.

Group Life quotation summary


Canada Life Group Insurance Website
YouTube
CLASS home
Contact us
Help
Sign Out
Home
Request risk
Company
On risk
Eligibility
AAW
Agency
Final
Save for later and exit
Amend eQuote
Back
Continue

eQuotes: on risk

eQuotes reference: 153997

Quotation summary

Please review the information below to ensure that this is the correct eQuote and eProduct for which you wish Canada Life to assume risk.

Group Life Assurance quotation summary - 153997/EGLA/590493/1

Effective date: 1 June 2014
Free cover limit: £800,000 Benefit
Number of lives: 20
Payment frequency: Annually by cheque
Total salary roll: £1,540,000
Commission: 10%
Total sum assured: £1,430,000
Unit rate: £2.338 ‰ Sum Assured
Year 1 annual premium: £3,343.34

Category 1: Directors (pensionable)
Cover required: £250,000
Cover cease age: 70
Service qualification: None
Eligibility definition: all employees of the 'employer' who are 'directors'
Salary definition: flat amount

Category 2: All other employees (pensionable)
Cover required: 2 x salary
Cover cease age: 70
Service qualification: 12 months
Eligibility definition: all employees of the 'employer' who are not included in any other category and who have completed 12 months service
Salary definition: P60 earnings

CLICK HERE
to return to the contents page

class help

Remember

✓ A summary will be displayed for each product you wish to assume risk for.

call the CLASS team on **0845 223 7137**

We're here to help

CLICK HERE
to return to the contents page

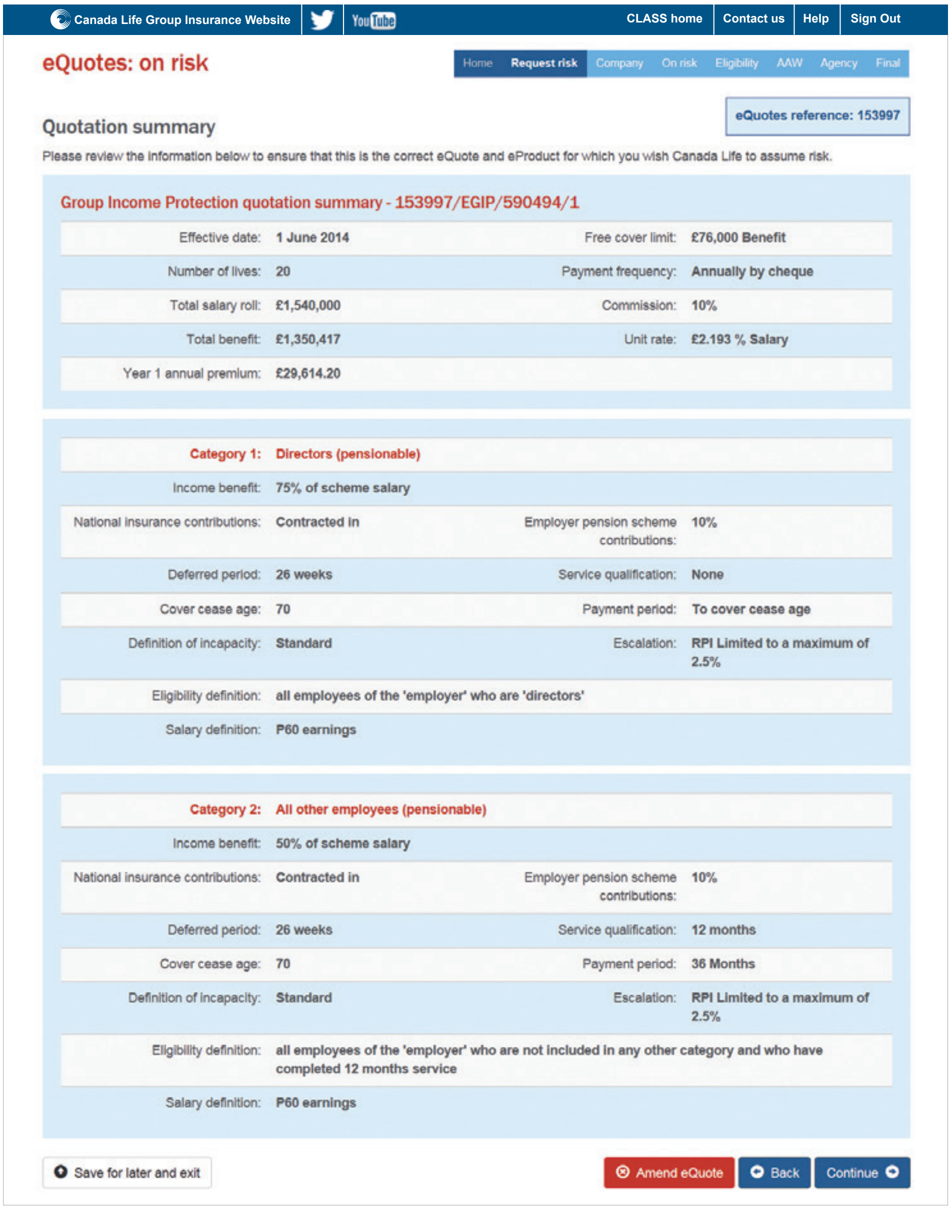
Section 3

Assuming Risk

Request Risk

Quotation summary

Group Income Protection summary



eQuotes: on risk

eQuotes reference: 153997

Quotation summary

Please review the information below to ensure that this is the correct eQuote and eProduct for which you wish Canada Life to assume risk.

Group Income Protection quotation summary - 153997/EGIP/590494/1

Effective date:	1 June 2014	Free cover limit:	£76,000 Benefit
Number of lives:	20	Payment frequency:	Annually by cheque
Total salary roll:	£1,540,000	Commission:	10%
Total benefit:	£1,350,417	Unit rate:	£2.193 % Salary
Year 1 annual premium:	£29,614.20		

Category 1:	Directors (pensionable)		
Income benefit:	75% of scheme salary		
National insurance contributions:	Contracted in	Employer pension scheme contributions:	10%
Deferred period:	26 weeks	Service qualification:	None
Cover cease age:	70	Payment period:	To cover cease age
Definition of incapacity:	Standard	Escalation:	RPI Limited to a maximum of 2.5%
Eligibility definition:	all employees of the 'employer' who are 'directors'		
Salary definition:	P60 earnings		

Category 2:	All other employees (pensionable)		
Income benefit:	50% of scheme salary		
National insurance contributions:	Contracted in	Employer pension scheme contributions:	10%
Deferred period:	26 weeks	Service qualification:	12 months
Cover cease age:	70	Payment period:	36 Months
Definition of incapacity:	Standard	Escalation:	RPI Limited to a maximum of 2.5%
Eligibility definition:	all employees of the 'employer' who are not included in any other category and who have completed 12 months service		
Salary definition:	P60 earnings		

Remember

✓ You can make any amendments to the quote by clicking 'Amend eQuote'.

call the CLASS team on **0845 223 7137**

We're here to help

CLICK HERE
to return to the contents page

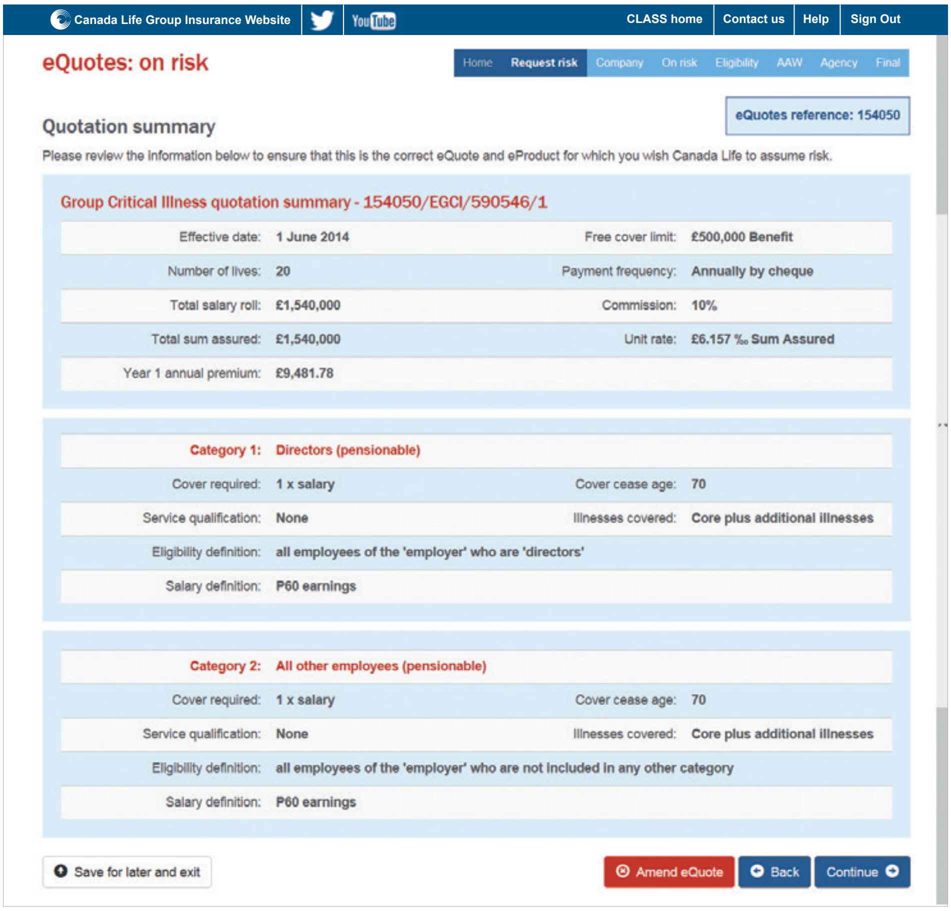
Section 3

Assuming Risk

Request Risk

Quotation summary

Group Critical Illness summary


Canada Life Group Insurance Website
CLASS home
Contact us
Help
Sign Out
Home
Request risk
Company
On risk
Eligibility
AAW
Agency
Final
Save for later and exit
Amend eQuote
Back
Continue

eQuotes: on risk

eQuotes reference: 154050

Quotation summary

Please review the information below to ensure that this is the correct eQuote and eProduct for which you wish Canada Life to assume risk.

Group Critical Illness quotation summary - 154050/EGCI/590546/1

Effective date:	1 June 2014	Free cover limit:	£500,000 Benefit
Number of lives:	20	Payment frequency:	Annually by cheque
Total salary roll:	£1,540,000	Commission:	10%
Total sum assured:	£1,540,000	Unit rate:	£6.157 ‰ Sum Assured
Year 1 annual premium:	£9,481.78		

Category 1:	Directors (pensionable)		
Cover required:	1 x salary	Cover cease age:	70
Service qualification:	None	Illnesses covered:	Core plus additional illnesses
Eligibility definition:	all employees of the 'employer' who are 'directors'		
Salary definition:	P60 earnings		

Category 2:	All other employees (pensionable)		
Cover required:	1 x salary	Cover cease age:	70
Service qualification:	None	Illnesses covered:	Core plus additional illnesses
Eligibility definition:	all employees of the 'employer' who are not included in any other category		
Salary definition:	P60 earnings		

Remember

✓ You can save your progress and return later by clicking ‘Save for later and exit’.

call the CLASS team on **0845 223 7137**

We’re here to help

CLICK HERE
to return to the contents page

Section 3

Assuming Risk

Company

Company Registration Information

CLASS will now prompt you to enter information relevant to the product for which you are assuming risk.

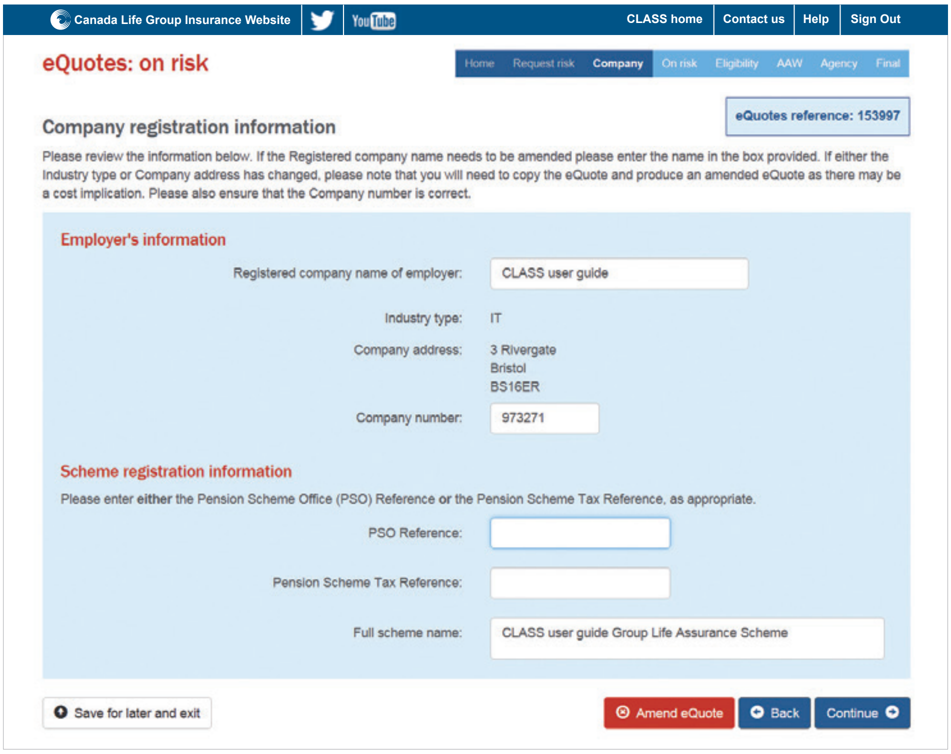
Employer's information

CLASS will prepopulate this information.

Group Life policy requirements

If you are assuming risk for a group life policy, CLASS will require the PSTR number.

The PSTR number is the HMRC approved reference number, which is provided once your client registers via the HMRC website.


Canada Life Group Insurance Website
YouTube
CLASS home
Contact us
Help
Sign Out
Home
Request risk
Company
On risk
Eligibility
AAW
Agency
Final
Save for later and exit
Amend eQuote
Back
Continue

eQuotes: on risk

eQuotes reference: 153997

Company registration information

Please review the information below. If the Registered company name needs to be amended please enter the name in the box provided. If either the Industry type or Company address has changed, please note that you will need to copy the eQuote and produce an amended eQuote as there may be a cost implication. Please also ensure that the Company number is correct.

Employer's information

Registered company name of employer: CLASS user guide

Industry type: IT

Company address: 3 Rivergate
Bristol
BS16ER

Company number: 973271

Scheme registration information

Please enter **either** the Pension Scheme Office (PSO) Reference **or** the Pension Scheme Tax Reference, as appropriate.

PSO Reference:

Pension Scheme Tax Reference:

Full scheme name: CLASS user guide Group Life Assurance Scheme

c/@ss help

CLASS tip

- If you are placing a Group Life policy on risk then you will need your PSTR number, which is provided when your client registers via the HMRC website.
- PSO (or Pension Scheme Office) numbers apply only to schemes that were approved before 6 April 2006 and have not yet been updated.

call the CLASS team on **0845 223 7137**

We're here to help

CLICK HERE
to return to the contents page

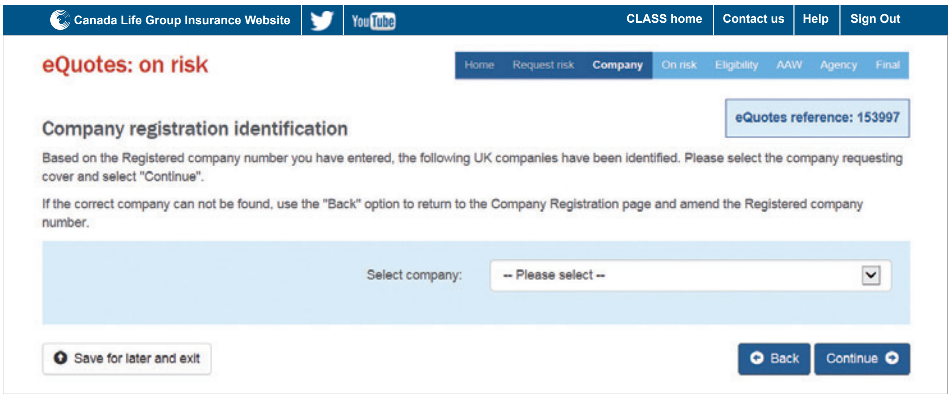
Section 3

Assuming Risk

Company

Company Registration Information

Once you have provided the necessary information regarding the Companies House reference, the registration information will continue to the page below.



eQuotes: on risk

eQuotes reference: 153997

Company registration identification

Based on the Registered company number you have entered, the following UK companies have been identified. Please select the company requesting cover and select "Continue".

If the correct company can not be found, use the "Back" option to return to the Company Registration page and amend the Registered company number.

Select company: -- Please select --

Based on the company registration number entered at quote stage a list of companies associated with that number will be displayed.

Select the correct one from the drop down box which will populate the screen.

CLASS will now provide your client's address to ensure we have the correct details. If the details are correct select 'Continue'.

CLASS will then complete a credit check on this client. If CLASS has any concerns, the system will notify you and details will be transferred to our helpdesk to check manually. This could be due to the lack of information held relating to this client.

If you receive no message, then you will continue with the on risk process and reach the following page.

Remember

- ✓ We will complete a Credit Check for each client and we will notify you immediately if there is a problem.
- ✓ Should the checks raise any issues at this stage the CLASS helpdesk will be notified. They will arrange for an underwriter to check the case manually.
- ✓ If accepted, you will receive an e-mail explaining that you can continue with the On-Risk process.

call the CLASS team on **0845 223 7137**

We're here to help

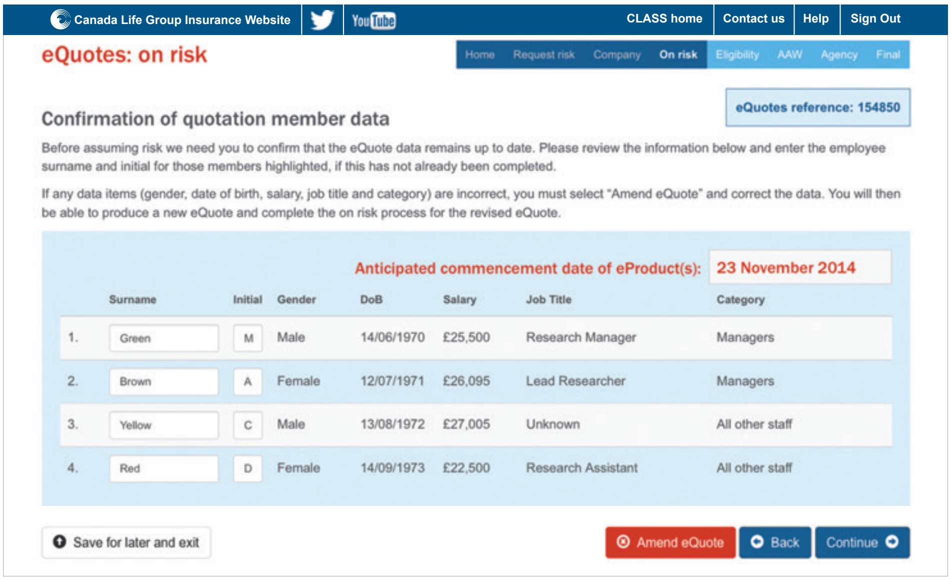
Section 3

Assuming Risk

On Risk

Confirmation of quotation member data

This page summarises the membership data you had previously entered in your eQuote. If you did not include each member's surname and initial you can do it now. This is required for all single premium costed schemes and for members requiring medical underwriting on Unit Rated schemes.


Canada Life Group Insurance Website
YouTube
CLASS home
Contact us
Help
Sign Out
Home
Request risk
Company
On risk
Eligibility
AAW
Agency
Final
Save for later and exit
Amend eQuote
Back
Continue

eQuotes: on risk

eQuotes reference: 154850

Confirmation of quotation member data

Before assuming risk we need you to confirm that the eQuote data remains up to date. Please review the information below and enter the employee surname and initial for those members highlighted, if this has not already been completed.

If any data items (gender, date of birth, salary, job title and category) are incorrect, you must select "Amend eQuote" and correct the data. You will then be able to produce a new eQuote and complete the on risk process for the revised eQuote.

Anticipated commencement date of eProduct(s): 23 November 2014

	Surname	Initial	Gender	DoB	Salary	Job Title	Category
1.	Green	M	Male	14/06/1970	£25,500	Research Manager	Managers
2.	Brown	A	Female	12/07/1971	£26,095	Lead Researcher	Managers
3.	Yellow	C	Male	13/08/1972	£27,005	Unknown	All other staff
4.	Red	D	Female	14/09/1973	£22,500	Research Assistant	All other staff

CLICK HERE
to return to the contents page

cl@ss
help

Remember

- ✓ If the data is not accurate at the inception date you need to requote first then follow the assuming risk process.

call the CLASS team on **0845 223 7137**

We're here to help

CLICK HERE
to return to the contents page

Section 3

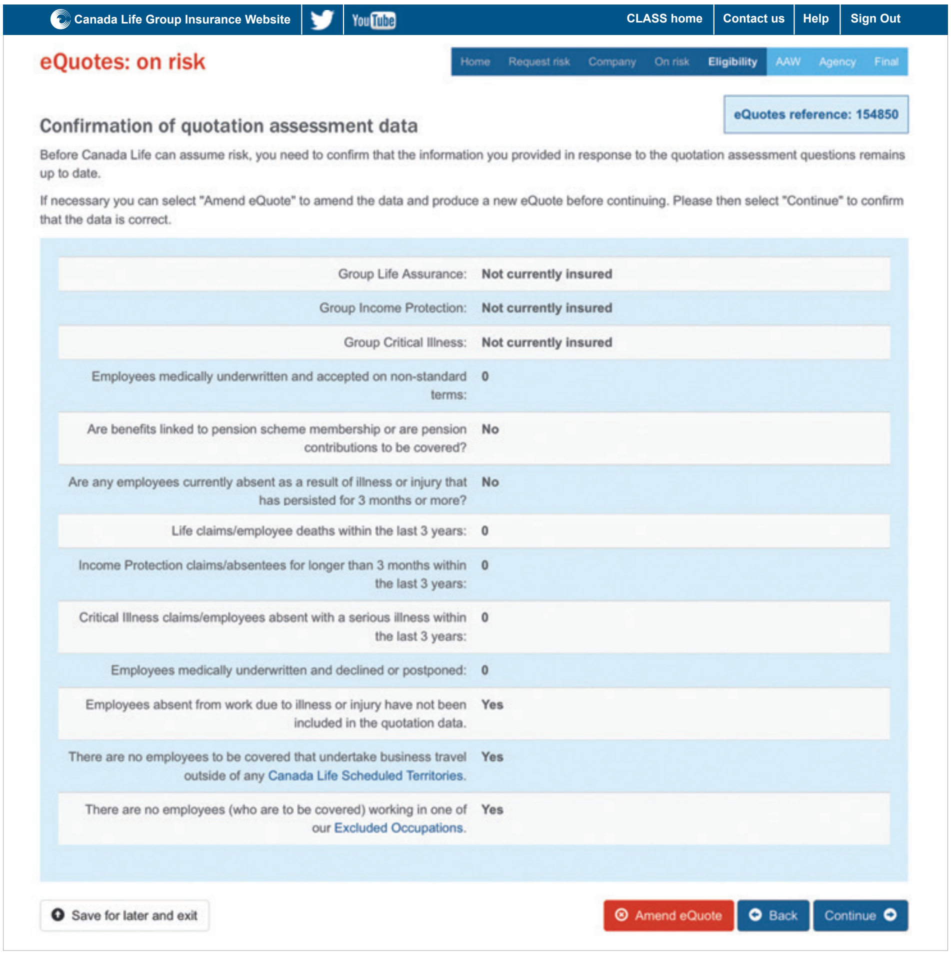
Assuming Risk

Eligibility

Confirmation of quotation assessment data

CLASS will now summarise the answers you provided in your eQuote regarding the history, pension scheme eligibility (if required) and business travel outside Canada Life's scheduled territories.

If all of the information is correct, press 'Continue'.


Canada Life Group Insurance Website
CLASS home
Contact us
Help
Sign Out
eQuotes: on risk
Home
Request risk
Company
On risk
Eligibility
AAW
Agency
Final
eQuotes reference: 154850

Confirmation of quotation assessment data

Before Canada Life can assume risk, you need to confirm that the information you provided in response to the quotation assessment questions remains up to date.

If necessary you can select "Amend eQuote" to amend the data and produce a new eQuote before continuing. Please then select "Continue" to confirm that the data is correct.

Group Life Assurance:	**Not currently insured**
Group Income Protection:	**Not currently insured**
Group Critical Illness:	**Not currently insured**
Employees medically underwritten and accepted on non-standard terms:	**0**
Are benefits linked to pension scheme membership or are pension contributions to be covered?	**No**
Are any employees currently absent as a result of illness or injury that has persisted for 3 months or more?	**No**
Life claims/employee deaths within the last 3 years:	**0**
Income Protection claims/absentees for longer than 3 months within the last 3 years:	**0**
Critical Illness claims/employees absent with a serious illness within the last 3 years:	**0**
Employees medically underwritten and declined or postponed:	**0**
Employees absent from work due to illness or injury have not been included in the quotation data.	**Yes**
There are no employees to be covered that undertake business travel outside of any Canada Life Scheduled Territories.	**Yes**
There are no employees (who are to be covered) working in one of our Excluded Occupations.	**Yes**

Save for later and exit
Amend eQuote
Back
Continue

c/@ss
help

Remember

- ✓ If any of the information is not correct you can make changes by clicking 'Amend eQuote'.

call the CLASS team on **0845 223 7137**

We're here to help

Section 3

Assuming Risk

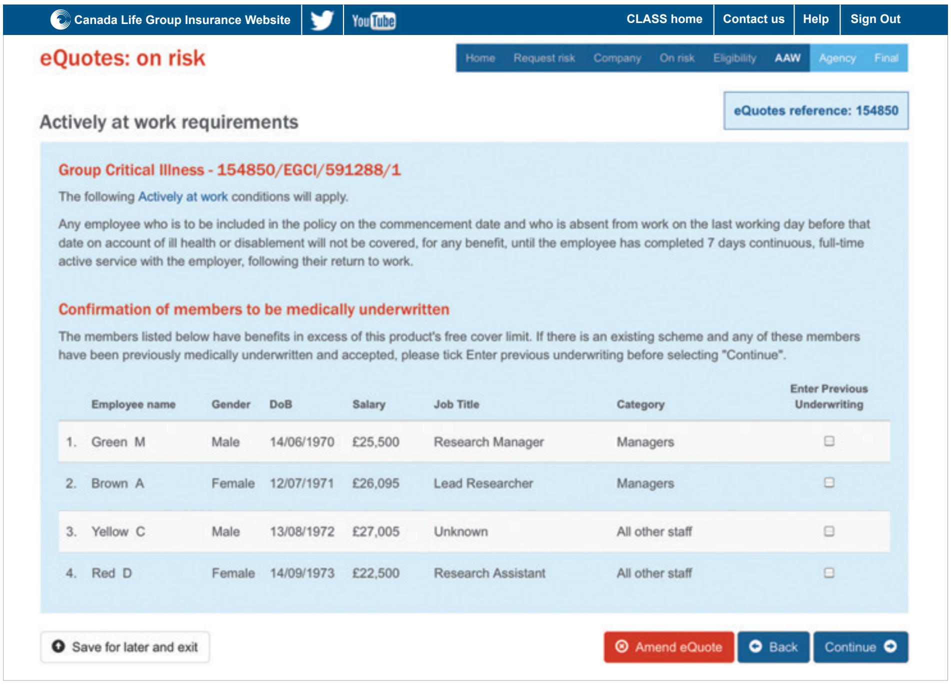
AAW (Actively At Work)

‘Actively At Work’ requirements

This page is split into two sections.

1. Confirmation of Actively At Work requirements.

We will require confirmation that all members meet our Actively At Work requirements. Please read through our statement carefully, before you continue.


Canada Life Group Insurance Website
YouTube
CLASS home
Contact us
Help
Sign Out
eQuotes: on risk
Home
Request risk
Company
On risk
Eligibility
AAW
Agency
Final
eQuotes reference: 154850
Save for later and exit
Amend eQuote
Back
Continue

Actively at work requirements

Group Critical Illness - 154850/EGCI/591288/1

The following Actively at work conditions will apply.

Any employee who is to be included in the policy on the commencement date and who is absent from work on the last working day before that date on account of ill health or disablement will not be covered, for any benefit, until the employee has completed 7 days continuous, full-time active service with the employer, following their return to work.

Confirmation of members to be medically underwritten

The members listed below have benefits in excess of this product's free cover limit. If there is an existing scheme and any of these members have been previously medically underwritten and accepted, please tick Enter previous underwriting before selecting "Continue".

	Employee name	Gender	DoB	Salary	Job Title	Category	Enter Previous Underwriting
1.	Green M	Male	14/06/1970	£25,500	Research Manager	Managers	☐
2.	Brown A	Female	12/07/1971	£26,095	Lead Researcher	Managers	☐
3.	Yellow C	Male	13/08/1972	£27,005	Unknown	All other staff	☐
4.	Red D	Female	14/09/1973	£22,500	Research Assistant	All other staff	☐

CLICK HERE
to return to the contents page

class help

Remember

✓ If any members do not meet our requirements, please contact our helpdesk to discuss.

call the CLASS team on **0845 223 7137**

We’re here to help

CLICK HERE
to return to the contents page

Section 3

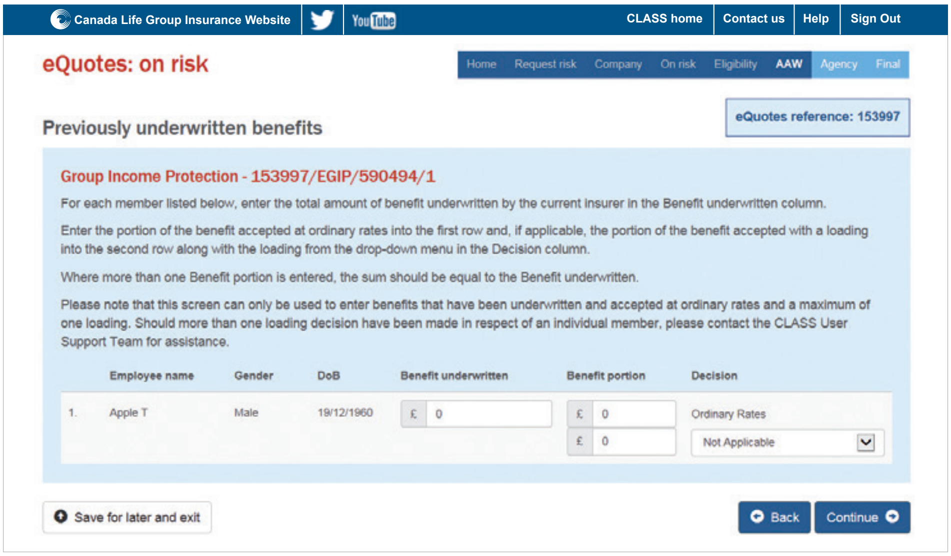
Assuming Risk

AAW (Actively At Work)

2. Accepted underwritten benefits.

Secondly, if any members exceed the free cover limit and they have been previously insured (within a group risk policy), you can advise us of their previously accepted benefits, and any terms.

Please tick the box for the relevant members to advise of the underwritten benefit and terms applied.



eQuotes: on risk

eQuotes reference: 153997

Previously underwritten benefits

Group Income Protection - 153997/EGIP/590494/1

For each member listed below, enter the total amount of benefit underwritten by the current insurer in the Benefit underwritten column.

Enter the portion of the benefit accepted at ordinary rates into the first row and, if applicable, the portion of the benefit accepted with a loading into the second row along with the loading from the drop-down menu in the Decision column.

Where more than one Benefit portion is entered, the sum should be equal to the Benefit underwritten.

Please note that this screen can only be used to enter benefits that have been underwritten and accepted at ordinary rates and a maximum of one loading. Should more than one loading decision have been made in respect of an individual member, please contact the CLASS User Support Team for assistance.

	Employee name	Gender	DoB	Benefit underwritten	Benefit portion	Decision
1.	Apple T	Male	19/12/1960	£ 0	£ 0 £ 0	Ordinary Rates Not Applicable

cl@ss
help

Remember

- ✓ If you advise of a member/members having a previous accepted benefit, we will require proof within 30 days of the policy commencing.
- ✓ If the members detailed do not have a previously underwritten benefit, please do not tick any boxes and press ‘Continue’.

call the CLASS team on **0845 223 7137**

We’re here to help

Section 3

Assuming Risk

Agency

Confirmation of administration information

Annual revision date

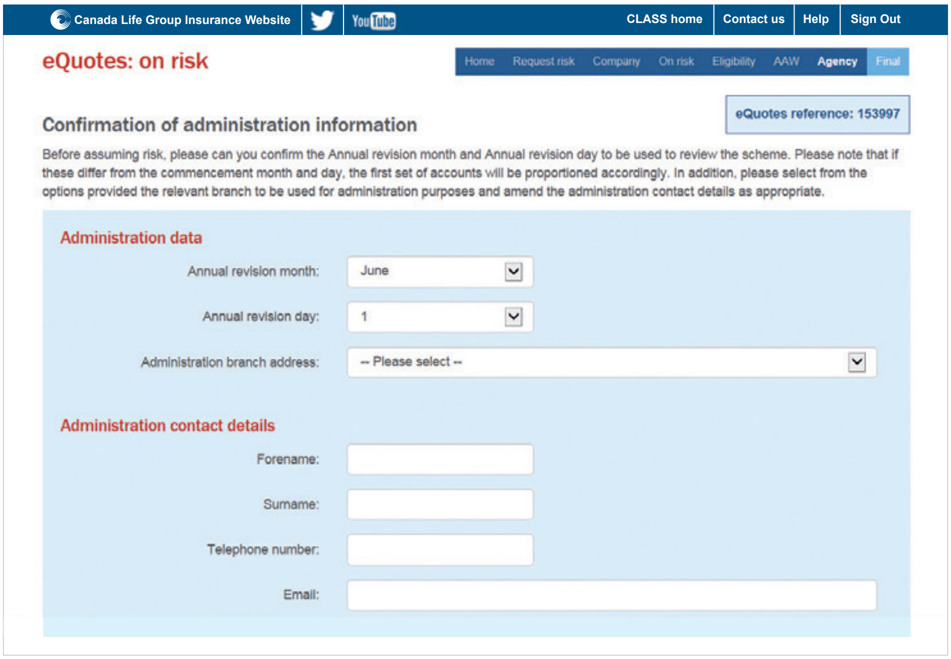
This page requires confirmation of the annual revision date. CLASS will automatically set the annual revision date as the same day and month as the commencement date. If you wish to amend this, please select the required date.

We also require your company details to enable us to allocate the policy to your agency record and make commission payments (if necessary) to the correct account. Please select your company address from the drop down list.

If your details do not appear, please contact our CLASS helpdesk who will be able to assist.

Finally, please check and amend if necessary, the administration contact, telephone number and email address noted at the bottom of this page.

If you have stated we already insure this client, please enter the existing scheme code in the box provided.



eQuotes reference: 153997

Confirmation of administration information

Before assuming risk, please can you confirm the Annual revision month and Annual revision day to be used to review the scheme. Please note that if these differ from the commencement month and day, the first set of accounts will be proportioned accordingly. In addition, please select from the options provided the relevant branch to be used for administration purposes and amend the administration contact details as appropriate.

Administration data

Annual revision month: June

Annual revision day: 1

Administration branch address: -- Please select --

Administration contact details

Forename:

Surname:

Telephone number:

Email:

CLICK HERE to return to the contents page

cl@ss help

CLASS tip

- Please ensure the email address is correct as the link to the documentation will be sent to the address advised.

Remember

✓ You may want another member of your organisation to be responsible for the ongoing administration of the polices placed on risk. If you are going to be the administrator check that we have your contact details correctly stated.

call the CLASS team on **0845 223 7137**

We're here to help

CLICK HERE
to return to the contents page

Section 3

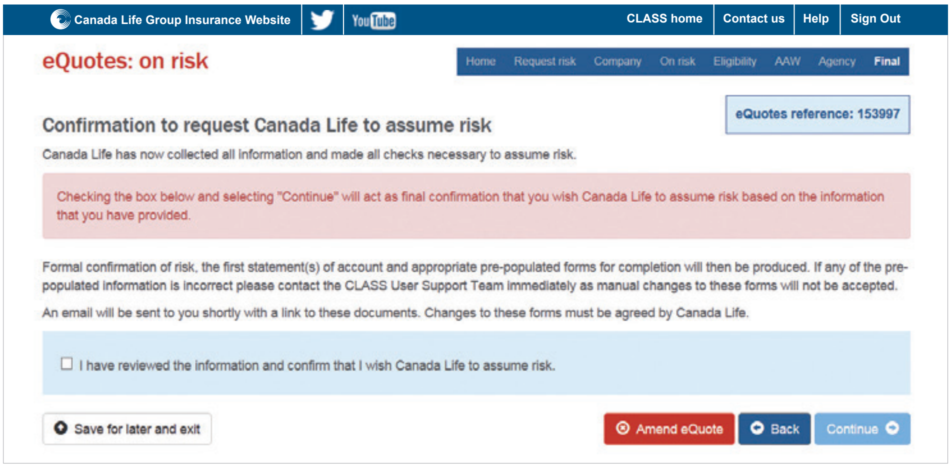
Assuming Risk

Final

Confirmation to request Canada Life to assume risk

You have now reached the final page to confirm that you wish to assume risk with Canada Life.

To complete this process, please tick the box and confirm that you have reviewed the information and confirm that you wish to assume risk. Once you tick the necessary box and continue, confirmation of risk will be announced.


Canada Life Group Insurance Website
YouTube
CLASS home
Contact us
Help
Sign Out
Home
Request risk
Company
On risk
Eligibility
AAW
Agency
Final

eQuotes: on risk

eQuotes reference: 153997

Confirmation to request Canada Life to assume risk

Canada Life has now collected all information and made all checks necessary to assume risk.

Checking the box below and selecting "Continue" will act as final confirmation that you wish Canada Life to assume risk based on the information that you have provided.

Formal confirmation of risk, the first statement(s) of account and appropriate pre-populated forms for completion will then be produced. If any of the pre-populated information is incorrect please contact the CLASS User Support Team immediately as manual changes to these forms will not be accepted.

An email will be sent to you shortly with a link to these documents. Changes to these forms must be agreed by Canada Life.

☐ I have reviewed the information and confirm that I wish Canada Life to assume risk.

Save for later and exit
Amend eQuote
Back
Continue

class help

CLASS tip

- Within minutes of completing the on risk process you will receive an email which will confirm cover and provide a link to download the documentation.

call the CLASS team on **0845 223 7137**

We're here to help

CLICK HERE
to return to the contents page

Section 3

Assuming Risk

Final

Confirmation to request Canada Life to assume risk

Within minutes of completing the on risk process you will receive an email confirming cover and providing a link.

Opening this link will provide access to the following inception information:

- Confirmation of cover
- Proposal form
- Direct debit mandate (if necessary)
- Statement of accounts
- Health declarations (if necessary)
- Invoice (if necessary)

All of these documents will be pre-populated where possible and available in PDF format so they can be easily sent to your client.

cl@ss help

Remember

✓ All the inception items must be returned fully completed within 30 days of the commencement date. If we do not receive them within 30 days we will mark the policy as not taken up.

✓ We accept scanned copies of all forms.

Section 4

Renewing a policy

If you assume risk using CLASS you will be required to complete the renewal process online.

Renewing a policy using eRenewal usually takes between 5 and 10 minutes. Just follow these easy steps.

What happens before the renewal date?

At least 8 weeks prior to policy renewal date, Canada Life will issue a renewal pack.

This pack will advise the policy is due to renew via our online service and prompt you to log in to CLASS at **www.canadalife.co.uk/class**.

You can complete this process any time from the one month prior to the renewal date.

Deposit Premium

The invoice you will receive will only state the deposit premium which is based on the previous annual premium. It is therefore an estimate and the accurate premium will be calculated on completion of the eRenewal process.

CLICK HERE
to return to the contents page

cl@ss
help

CLASS tip

- We will send you a renewal invitation 8 weeks before renewal date. Just log in to CLASS to complete the renewal process.

Remember

✓ You can only start to complete the renewal process one month before the renewal date.

✓ If the policy is due a rate review, you will still be prompted to complete eRenewal, as our service is able to understand when a rate review is due and provide the necessary rate.

✓ If the policy has 10 or more lives we suggest you ask your client to provide the renewal data in Microsoft Excel format.

Section 4

Renewing a policy

eRenewal

Login at www.canadalife.co.uk/class

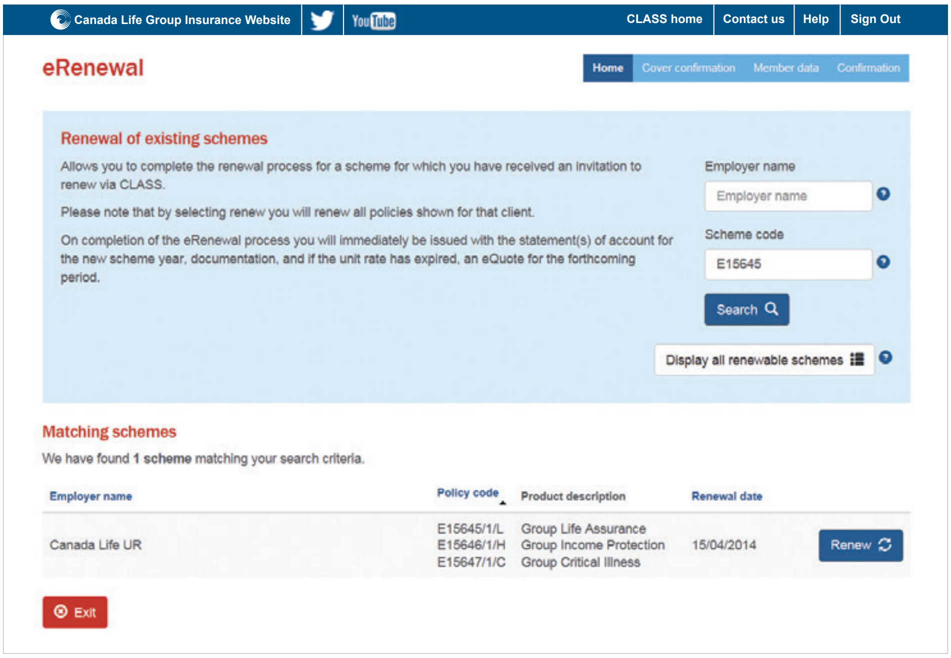
Enter ‘eRenewal’ from the services available on the homepage.

Enter the policy reference or search via ‘Display all renewable schemes’.

Once the policy details appear, an option ‘Renew’ will follow. If you wish to start the renewal process, please select ‘Renew’.

The eRenewal process consists of 3 steps that you can track in the blue menu bar.

1. Cover confirmation
2. Member data
3. Confirmation


Canada Life Group Insurance Website
YouTube
CLASS home
Contact us
Help
Sign Out
Home
Cover confirmation
Member data
Confirmation
Search
Display all renewable schemes
Renew
Exit

eRenewal

Renewal of existing schemes

Allows you to complete the renewal process for a scheme for which you have received an invitation to renew via CLASS.

Please note that by selecting renew you will renew all policies shown for that client.

On completion of the eRenewal process you will immediately be issued with the statement(s) of account for the new scheme year, documentation, and if the unit rate has expired, an eQuote for the forthcoming period.

Employer name: Employer name

Scheme code: E15645

Matching schemes

We have found **1 scheme** matching your search criteria.

Employer name	Policy code	Product description	Renewal date	
Canada Life UR	E15645/1/L E15646/1/H E15647/1/C	Group Life Assurance Group Income Protection Group Critical Illness	15/04/2014	Renew

CLICK HERE
to return to the contents page

cl@ss
help

CLASS tip

- If your client has multiple products, for example GLA & GIP, you can complete the renewal process for all policies at the same time. To complete this step, the policies must have the same renewal date.

call the CLASS team on **0845 223 7137**

We’re here to help

CLICK HERE
to return to the contents page

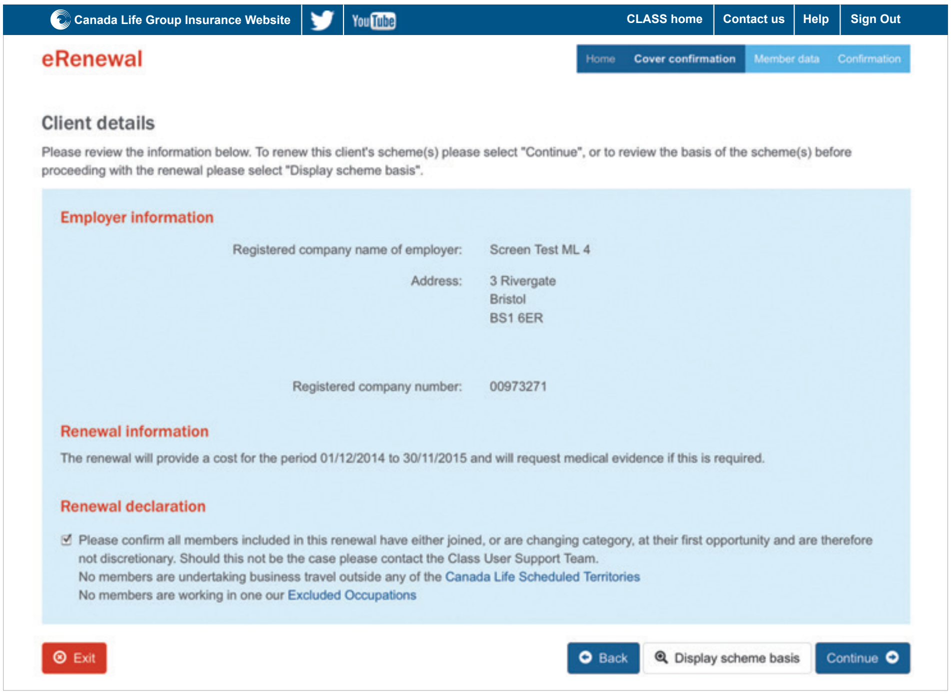
Section 4

Renewing a policy

Cover confirmation

Client Details

On this page we display the client’s name, address and Companies House reference. We also detail the renewal period. This is to make sure you are renewing the correct policy and for the correct period.



Client details

Please review the information below. To renew this client's scheme(s) please select "Continue", or to review the basis of the scheme(s) before proceeding with the renewal please select "Display scheme basis".

Employer information

Registered company name of employer: Screen Test ML 4

Address:
3 Rivergate
Bristol
BS1 6ER

Registered company number: 00973271

Renewal information

The renewal will provide a cost for the period 01/12/2014 to 30/11/2015 and will request medical evidence if this is required.

Renewal declaration

☑ Please confirm all members included in this renewal have either joined, or are changing category, at their first opportunity and are therefore not discretionary. Should this not be the case please contact the Class User Support Team.
No members are undertaking business travel outside any of the Canada Life Scheduled Territories
No members are working in one our Excluded Occupations

If you would like to find out more information about the scheme basis, you can select the ‘Display scheme basis’ option at the bottom of the screen.

Changing the basis of a scheme.

If you would like to change the basis of the policy you will need to visit ‘eAdmin’ from the CLASS homepage. Here you can amend or update the policy. This means you may not be able to continue with the eRenewal, until the change of basis work has been completed.

The date at which the basis of the scheme is amended will not be backdated.

cl@ss
help

CLASS tip

- If you would like to see the scheme basis you can select ‘Display scheme basis’.

Remember

- ✓ If an amendment to the scheme basis is required, this will have to be completed before completing the eRenewal process.
- ✓ You must read the renewal declaration and confirm that all members have either joined or changed their category at the first opportunity and therefore are not discretionary.

call the CLASS team on **0845 223 7137**

We’re here to help

CLICK HERE
to return to the contents page

Section 4

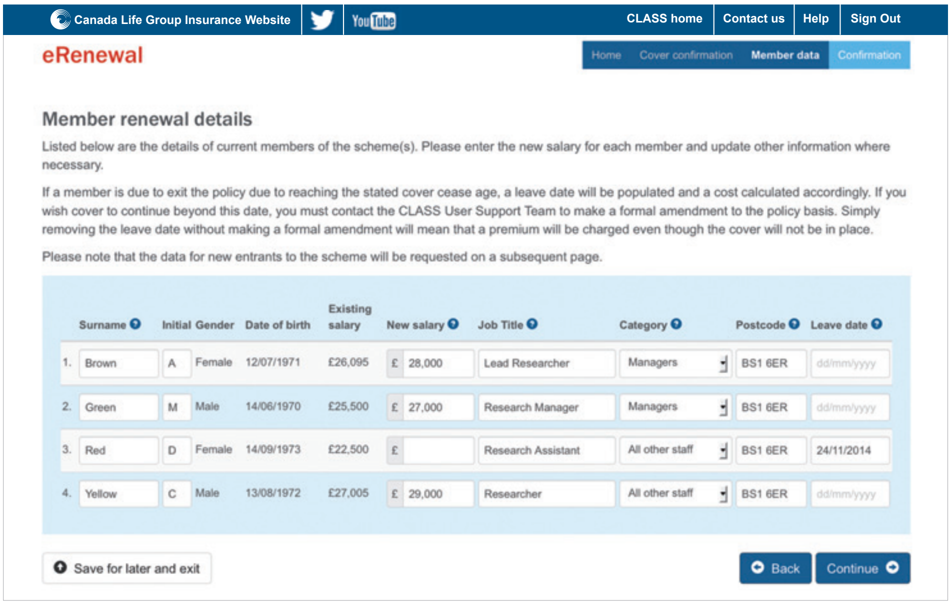
Renewing a policy

Member data

Renewal member details (2-9 lives only)

Once you reach this step the page will differ, depending on the number of lives in your existing policy.

If the membership is between 2 to 9 lives (Single premium cost) the below page will appear:



Member renewal details

Listed below are the details of current members of the scheme(s). Please enter the new salary for each member and update other information where necessary.

If a member is due to exit the policy due to reaching the stated cover cease age, a leave date will be populated and a cost calculated accordingly. If you wish cover to continue beyond this date, you must contact the CLASS User Support Team to make a formal amendment to the policy basis. Simply removing the leave date without making a formal amendment will mean that a premium will be charged even though the cover will not be in place.

Please note that the data for new entrants to the scheme will be requested on a subsequent page.

	Surname	Initial	Gender	Date of birth	Existing salary	New salary	Job Title	Category	Postcode	Leave date
1.	Brown	A	Female	12/07/1971	£26,095	£ 28,000	Lead Researcher	Managers	BS1 6ER	dd/mm/yyyy
2.	Green	M	Male	14/06/1970	£25,500	£ 27,000	Research Manager	Managers	BS1 6ER	dd/mm/yyyy
3.	Red	D	Female	14/09/1973	£22,500	£	Research Assistant	All other staff	BS1 6ER	24/11/2014
4.	Yellow	C	Male	13/08/1972	£27,005	£ 29,000	Researcher	All other staff	BS1 6ER	dd/mm/yyyy

As the policy charges single premium rates the eRenewal will advise of the existing data and ask you to complete the ‘New Salary’ and ‘Leave Date’ columns. These columns require you to enter each member's salary as at the renewal date or a leave date if applicable.

A leave date will already be populated for those that will reach the cover cease age during the next policy period.

If you have entered any leavers these will be confirmed on the next page.

If any of the other details such as surnames, job title or postcode have changed, please amend them here.

class help

CLASS tip

- There are different steps depending on the number of lives in your existing policy.

call the CLASS team on **0845 223 7137**

We’re here to help

CLICK HERE
to return to the contents page

Section 4

Renewing a policy

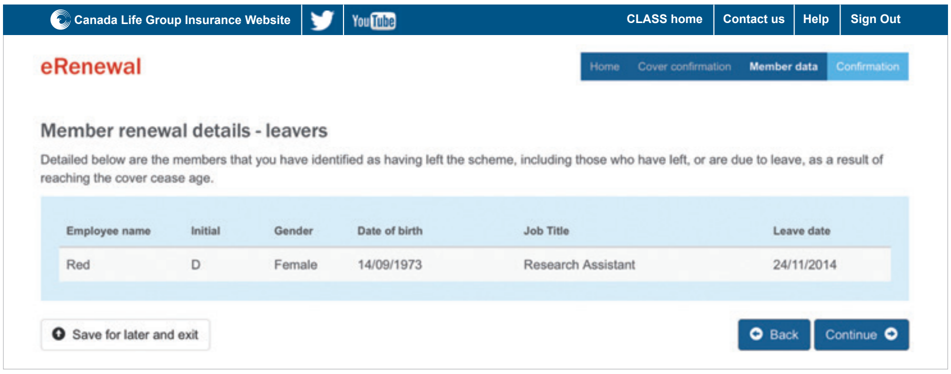
Member data

Leavers (2 – 9 lives only)

This section confirms those that you have identified as having left the scheme or who have reached the cover cease age.

If correct press ‘Continue’.

If any of the data is incorrect use the ‘Back’ option to return to the data entry screen and amend the incorrect details.


Canada Life Group Insurance Website
YouTube
CLASS home
Contact us
Help
Sign Out
eRenewal
Home
Cover confirmation
Member data
Confirmation
Save for later and exit
Back
Continue

Member renewal details - leavers

Detailed below are the members that you have identified as having left the scheme, including those who have left, or are due to leave, as a result of reaching the cover cease age.

Employee name	Initial	Gender	Date of birth	Job Title	Leave date
Red	D	Female	14/09/1973	Research Assistant	24/11/2014

cl@ss help

Remember

- ✓ If the data is correct press ‘Continue’. If not, press ‘Back’ and amend.

call the CLASS team on **0845 223 7137**

We’re here to help

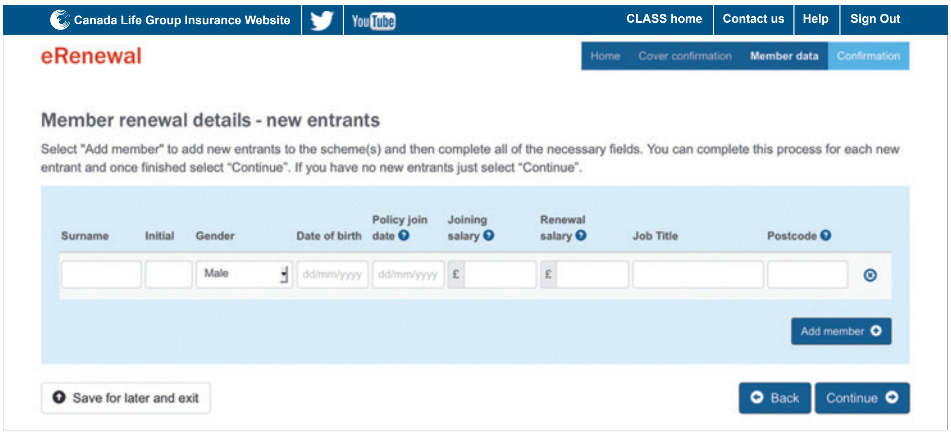
Section 4

Renewing a policy

Member data

New Entrants (2 – 9 lives only)

This section will prompt you to enter any new entrants. You can add as many new entrants as necessary or, if you have none, you can leave this page blank and press ‘Continue’.


Canada Life Group Insurance Website
YouTube
CLASS home
Contact us
Help
Sign Out
eRenewal
Home
Cover confirmation
Member data
Confirmation
Add member
Save for later and exit
Back
Continue

Member renewal details - new entrants

Select "Add member" to add new entrants to the scheme(s) and then complete all of the necessary fields. You can complete this process for each new entrant and once finished select "Continue". If you have no new entrants just select "Continue".

Surname	Initial	Gender	Date of birth	Policy join date	Joining salary	Renewal salary	Job Title	Postcode
		Male	dd/mm/yyyy	dd/mm/yyyy	£	£		

CLICK HERE
to return to the contents page

cl@ss help

Remember

✓ Once you have entered the relevant information on new entrants, no further data will be required.

call the CLASS team on **0845 223 7137**

We’re here to help

Section 4

Renewing a policy

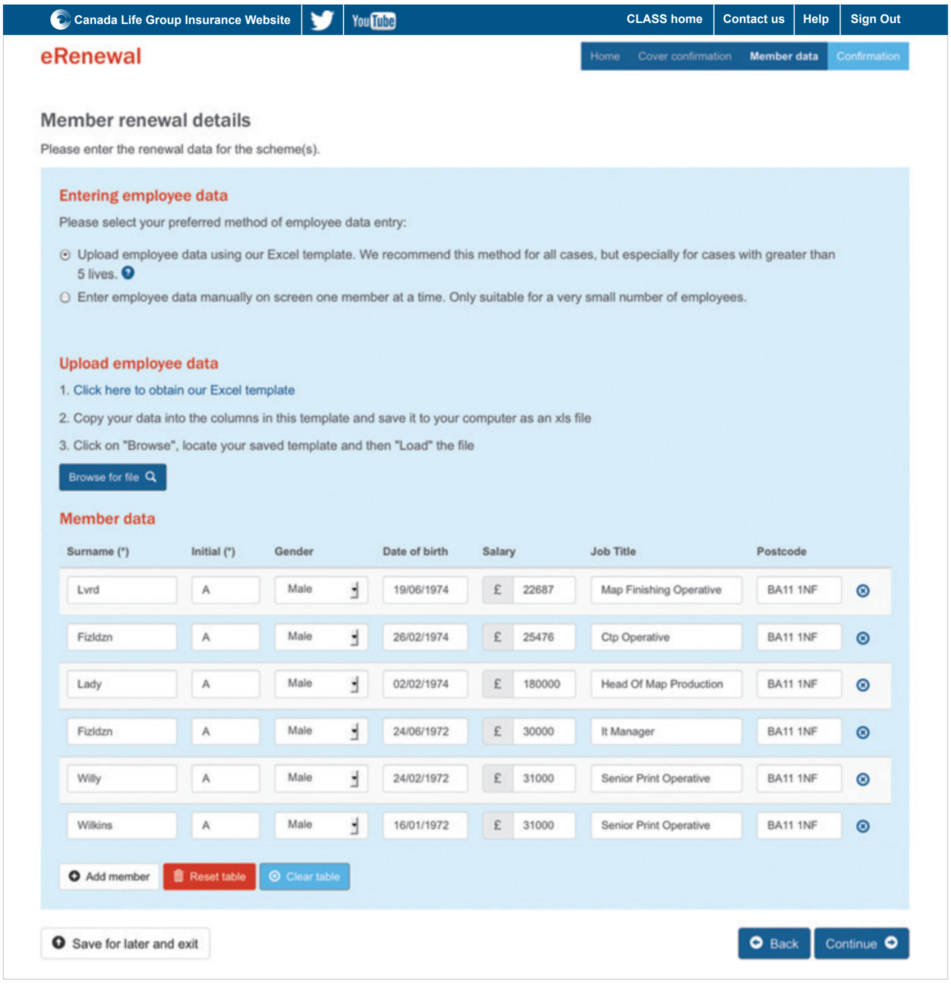
Member data

Members Renewal Details (10 or more lives)

If the policy has 10 or more lives, it will be classified as unit rated. As a result, the member renewal details page will look slightly different from the single premium costed page.

In the same way that you add data for a quotation you will be given the option of up loading your data using an Excel template, or by loading your data manually one field at a time.

If you choose to upload your data using our Excel template simply select that method and then follow the on-screen instructions.



Member renewal details

Please enter the renewal data for the scheme(s).

Entering employee data

Please select your preferred method of employee data entry:

● Upload employee data using our Excel template. We recommend this method for all cases, but especially for cases with greater than 5 lives.

○ Enter employee data manually on screen one member at a time. Only suitable for a very small number of employees.

Upload employee data

1. Click here to obtain our Excel template
2. Copy your data into the columns in this template and save it to your computer as an xls file
3. Click on "Browse", locate your saved template and then "Load" the file

Member data

Surname (*)	Initial (*)	Gender	Date of birth	Salary	Job Title	Postcode
Lvrd	A	Male	19/06/1974	£ 22687	Map Finishing Operative	BA11 1NF
Fizldzn	A	Male	26/02/1974	£ 25476	Ctp Operative	BA11 1NF
Lady	A	Male	02/02/1974	£ 180000	Head Of Map Production	BA11 1NF
Fizldzn	A	Male	24/06/1972	£ 30000	It Manager	BA11 1NF
Willy	A	Male	24/02/1972	£ 31000	Senior Print Operative	BA11 1NF
Wilkins	A	Male	16/01/1972	£ 31000	Senior Print Operative	BA11 1NF

If you choose manual entry simply double click on each row to enter the data.

CLICK HERE
to return to the contents page

cl@ss
help

CLASS tip

- There are two methods of data entry; manual and Excel upload.
- We recommend using the upload method for all unit rated cases (10 or more lives). You must use our Excel template and this can be accessed via the 'Click here to obtain Excel Template' link.

call the CLASS team on **0845 223 7137**

We're here to help

CLICK HERE
to return to the contents page

Section 4

Renewing a policy

Member data

Adding your client data

Load your client data direct into the CLASS Excel sample template:

1 When prompted on the 'Employee Information' screen, select 'Click here to obtain Excel template' to open the template.

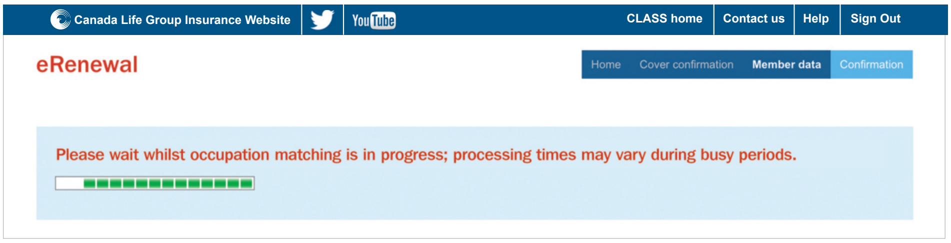
2 Paste your client data (excluding the column headings) into the relevant columns of the CLASS template, ensuring that you do not paste over the template column headings and only add data requested in the template.

3 The Gender, Date of Birth, Job Title, Postcode and Salary columns are mandatory.

4 Save the completed sample data sheet by selecting 'File' then 'Save As' from the menu. Rename the template and save the file to an appropriate location, ensuring that it is saved as an .xls file type.

5 Returning to the CLASS data screen, select 'Browse'. Find the file you saved and select 'Open'. Once the file name is successfully displayed, select 'Load'.

Once you have uploaded the member data, CLASS will begin processing the job titles you have entered. During the processing, you may see the following screen:



Please wait whilst occupation matching is in progress; processing times may vary during busy periods.

Occupation matching times can vary, depending on the number of employees covered, the time of day you are uploading the data, and most importantly, the number of unique job titles included.

cl@ss
help

CLASS tip

- For further help with uploading data click the relevant question mark symbol.

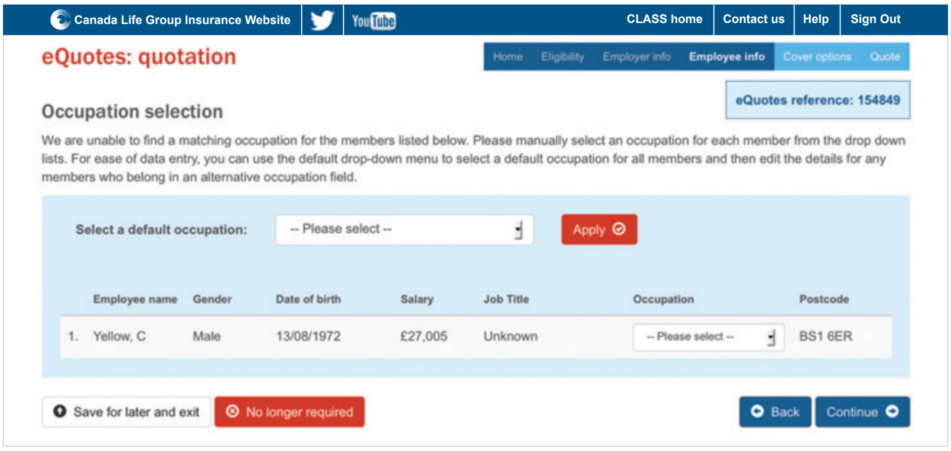
Section 4

Renewing a policy

Member data

Manual occupation selection

If CLASS is not able to find a matching occupation for the job title you have entered, you will need to select the most appropriate from a drop down list, as shown below.


Canada Life Group Insurance Website
YouTube
CLASS home
Contact us
Help
Sign Out
Home
Eligibility
Employer info
Employee info
Cover options
Quote
Apply
Save for later and exit
No longer required
Back
Continue

eQuotes: quotation

eQuotes reference: 154849

Occupation selection

We are unable to find a matching occupation for the members listed below. Please manually select an occupation for each member from the drop down lists. For ease of data entry, you can use the default drop-down menu to select a default occupation for all members and then edit the details for any members who belong in an alternative occupation field.

Select a default occupation: -- Please select --

	Employee name	Gender	Date of birth	Salary	Job Title	Occupation	Postcode
1.	Yellow, C	Male	13/08/1972	£27,005	Unknown	-- Please select --	BS1 6ER

CLICK HERE
to return to the contents page

cl@ss
help

CLASS tip

- You will need to select a category for any new members included on the data.

call the CLASS team on **0845 223 7137**

We're here to help

CLICK HERE
to return to the contents page

Section 4

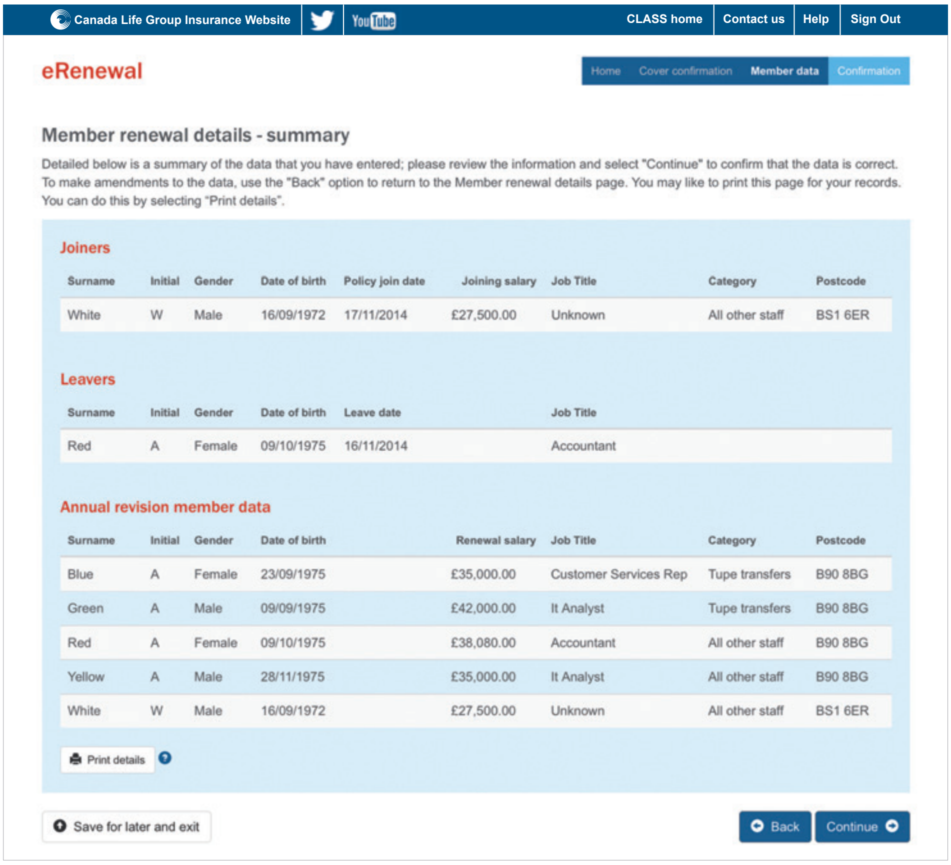
Renewing a policy

Member data

Summary page

Single Premium Costed policies

CLASS will now provide a summary of the membership information you have entered.



Canada Life Group Insurance Website
YouTube
CLASS home
Contact us
Help
Sign Out
eRenewal
Home
Cover confirmation
Member data
Confirmation

Member renewal details - summary

Detailed below is a summary of the data that you have entered; please review the information and select "Continue" to confirm that the data is correct. To make amendments to the data, use the "Back" option to return to the Member renewal details page. You may like to print this page for your records. You can do this by selecting "Print details".

Joiners

Surname	Initial	Gender	Date of birth	Policy join date	Joining salary	Job Title	Category	Postcode
White	W	Male	16/09/1972	17/11/2014	£27,500.00	Unknown	All other staff	BS1 6ER

Leavers

Surname	Initial	Gender	Date of birth	Leave date	Job Title
Red	A	Female	09/10/1975	16/11/2014	Accountant

Annual revision member data

Surname	Initial	Gender	Date of birth	Renewal salary	Job Title	Category	Postcode
Blue	A	Female	23/09/1975	£35,000.00	Customer Services Rep	Tupe transfers	B90 8BG
Green	A	Male	09/09/1975	£42,000.00	It Analyst	Tupe transfers	B90 8BG
Red	A	Female	09/10/1975	£38,080.00	Accountant	All other staff	B90 8BG
Yellow	A	Male	28/11/1975	£35,000.00	It Analyst	All other staff	B90 8BG
White	W	Male	16/09/1972	£27,500.00	Unknown	All other staff	BS1 6ER

Print details
Save for later and exit
Back
Continue

Unit Rated Costed policies

CLASS will now provide a summary of the Total Salary Roll and Number of Lives along with the Total Sum Assured/Benefit.

class help

Remember

✓ You can save this page and return at a later date to complete the eRenewal.

call the CLASS team on **0845 223 7137**

We're here to help

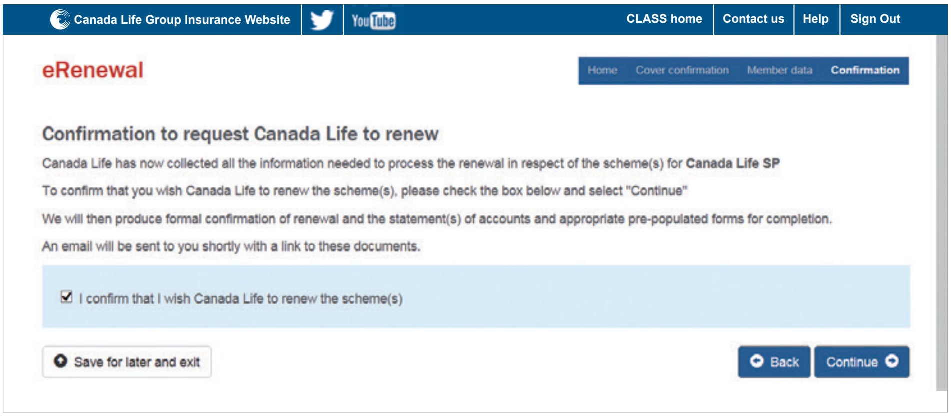
Section 4

Renewing a policy

eRenewal confirmation

eRenewal confirmation

Once you arrive at this page, you have completed the eRenewal process. To receive the post-renewal pack, please tick the box and confirm you ‘wish to renew the policy/policies with Canada Life’.


Canada Life Group Insurance Website
YouTube
CLASS home
Contact us
Help
Sign Out
eRenewal
Home
Cover confirmation
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Confirmation

Confirmation to request Canada Life to renew

Canada Life has now collected all the information needed to process the renewal in respect of the scheme(s) for **Canada Life SP**

To confirm that you wish Canada Life to renew the scheme(s), please check the box below and select "Continue"

We will then produce formal confirmation of renewal and the statement(s) of accounts and appropriate pre-populated forms for completion.

An email will be sent to you shortly with a link to these documents.

☑ I confirm that I wish Canada Life to renew the scheme(s)

Save for later and exit
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CLASS tip

- You will receive an automated email with your statement of accounts when you renew your policies via CLASS.

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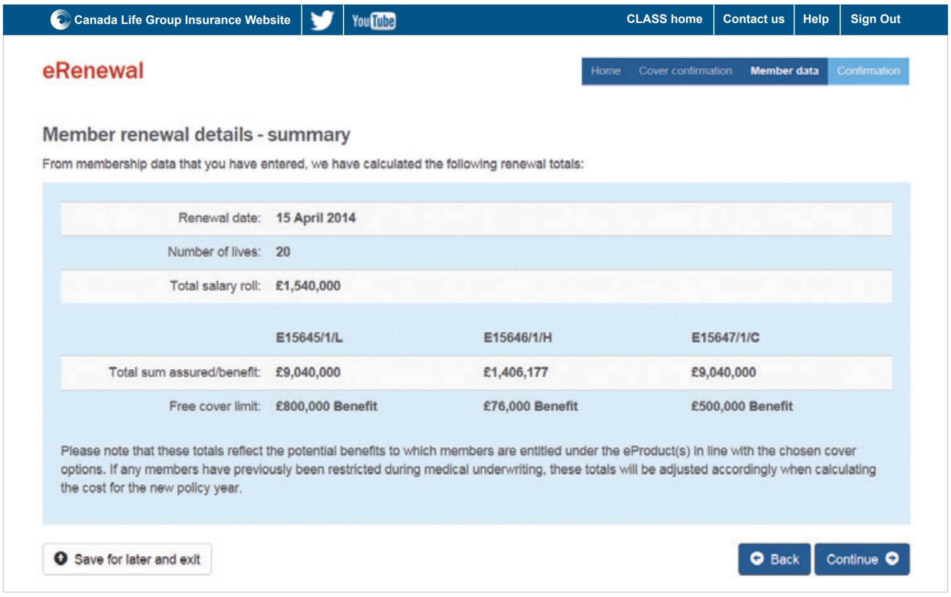
Section 4

Renewing a policy

eRenewal confirmation

eRenewal confirmation

Once you tick this box and press ‘Continue’, CLASS will send you an automatic email with a link to the post-renewal pack. This pack includes the statement of account, invoice or Direct Debit advance notice as appropriate, and pre-populated health declarations for those requiring underwriting. Due to Direct Debit scheme rules, an advance notice detailing the proposed payment schedule will also be sent directly to the client.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Member renewal details - summary

From membership data that you have entered, we have calculated the following renewal totals:

Renewal date:	15 April 2014		
Number of lives:	20		
Total salary roll:	£1,540,000		
	E15645/1/L	E15646/1/H	E15647/1/C
Total sum assured/benefit:	£9,040,000	£1,406,177	£9,040,000
Free cover limit:	£800,000 Benefit	£76,000 Benefit	£500,000 Benefit

Please note that these totals reflect the potential benefits to which members are entitled under the eProduct(s) in line with the chosen cover options. If any members have previously been restricted during medical underwriting, these totals will be adjusted accordingly when calculating the cost for the new policy year.

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c/@ss help

Remember

✓ If you have any questions please call the CLASS team on 0845 223 7137.

call the CLASS team on **0845 223 7137**

We’re here to help

cl@ss

Canada Life Automated Self Service

We're here to help

Dedicated support team

The team is ready and waiting to address any queries you may have concerning CLASS.

All enquiries they receive are guaranteed to be completed within one working day.

Contact them on:

Telephone:	0845 223 7137
E-mail:	class@canadalife.co.uk
Opening hours:	Monday to Friday 9am to 5pm

CLASS resources

Our range of webcasts give you further information on CLASS.

You can find them in the CLASS zone on our website at:

www.canadalife.co.uk/group

Canada Life Automated Self Service

Your 5 minute guide to CLASS

Group Life | Group Income Protection | Group Critical Illness

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Canada Life™
Group Insurance

Canada Life
Group Insurance

Canada Life Limited, 3 Rivergate, Temple Quay, Bristol BS1 6ER. Telephone 0845 223 8000

Our forms are available to download from our website: **www.canadalife.co.uk/group**

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